



RPN – 27

M.Com. (Semester – III) Examination, November 2017
COO3A5N : BANKING OPERATIONS AND MANAGEMENT

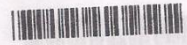
Duration : 3 Hours

Max. Marks : 60

- Instructions :**
- 1) This paper consists of **nine** questions carrying **equal** marks.
 - 2) Question No. 1 consists of **5 compulsory** questions of **2 marks each**.
 - 3) Answer **any 5** questions from Question 2, 3, 4, 5, 6, 7, 8 and 9.
 - 4) **Each** question carries **10** marks. Figures to the **right** indicate marks.

1. Answer the following short questions in brief : (5×2=10)
- a) Explain the four new technologies adopted in banking services.
 - b) Explain four challenges in deposit mobilization in Indian Commercial Banks.
 - c) Mention the sources of soliciting credit information of applicants for lending loans by commercial banks.
 - d) Explain prudential norms of NBFCs related to disclosure requirements.
 - e) State the objectives of Assets Liabilities Management in banks.
2. A) The recommendation of Narasimham Committee – II (1998) is milestone for modern banking in India. In this regards discuss the major recommendations and bring out relevance in present banking scenario in India. 7
- B) Explain RBIs policy regarding Bank Licensing to Corporate Sector. 3
3. A) Explain the capital adequacy norms in Indian Commercial Banks and discuss its relevance in Indian banking sector. 4
- B) Enumerate relevance of Basle II norms on capital adequacy in Indian Commercial Banks. 6
4. A) Explain in detail the forces influencing deposit mobilization in Commercial Banks. 6
- B) Explain the new norms of working capital financing by banks in India. 4
5. A) Discuss on the utility of ALM for commercial banks and explain its significant objectives in context to Indian Banks. 5
- B) Explain in detail the ALM policies and practices of Banking System in India. 5

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- 6. A) What is a NBFC ? Explain the types of NBFC's in detail. 5
- B) Explain the role of SIDBI in Micro Financing in India. 5
- 7. A) Discuss the structure of the RBI and bring out significance of the Monetary Policy of the RBI. 6
- B) Explain the importance of universal banking in India. 4
- 8. A) Enumerate recommendation of Tandon Committee on Bank Financing of working capital and discuss the RBI's action on Tandon Committee's recommendations. 5
- B) Explain strengths of Indian banks in context to global banking scenario. 5
- 9. A) What do you understand by Loan Administration ? Explain in detail the principles of sound Bank Lending. 6
- B) Explain the reasons for mounting amount of non performing assets in Indian Banks. 4