

GVM'S GGPR College of Commerce & Economics, Ponda – Goa

M.Com Semester II End Examination, June 2022

COC223– Banking and Financial Institutions

Duration: 3 Hours

Maximum Marks: 60

-
- Instructions:
1. This paper consists of **9 questions** carrying equal marks.
 2. Question no. 1 consist of **5 compulsory questions** of **2 marks each**.
 3. Answer **any 5 questions** from question Nos. 2 to 9.
 4. Each question carries 10 marks. Figures to the **right indicates marks**.
-

Q.1. Answer the following: **(5*2 = 10 Marks)**

- a) List down any six roles of Reserve Bank of India.
- b) Write a short note on Non-Scheduled Banks.
- c) Exemplify Mortgage
- d) Which are the three types of Non-Performing Assets (NPA)?
- e) Write a short note on Credit Union.

Q.2. Explain in detail all the Functions of the Bank. **(10 Marks)**

Q.3. Explain the challenges faced by Indian Commercial Banks. **(10 Marks)**

Q.4. Identify and illustrate the various relations of a Bank and a Customer. **(10 Marks)**

Q.5. State and explain five Fund based and five Fee Based services that are provided by the Bank. **(10 Marks)**

Q.6. Answer the following questions: **(2*5 = 10 Marks)**

- a) What is Asset and liability management (ALM)? Explain the three pillars of Asset Liability Management System (ALM).
- b) Determine any six applicability of SARFAESI Act, 2002.

Q.7. Answer the following questions:

(2*5 = 10 Marks)

- a) Write a short note on Bank for International Settlements (BIS). Also explain the Functions of the BIS.
- b) What is BASEL Framework? Explain the principles of Basel III.

Q.8. Who is a Financial Intermediary? Discuss on the economic role of Financial Intermediaries.

(10 Marks)

Q.9. Answer the following questions:

(2*5 = 10 Marks)

- a) “The main role of NABARD is agriculture and rural development.” Explain.
- b) Write a short note on Small Industries Development Bank of India. Also state the objectives of SIDBI.

-----Best of Luck-----