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Reg. No. P 1 8 I W 2 3 C 012001

II Semester M.Com. Degree Examination, September/October - 2024

COMMERCE

Contemporary Indian Banking

(New CBCS Scheme)

Paper : 2.1

Time : 3 Hours

Maximum Marks : 70

SECTION - A

Answer any Seven questions out of Ten. Each question carries 2 marks. (7×2=14)

1. a) State any two importance of Banking Ombudsman Scheme.
- b) What do you mean by recession in banking sector?
- c) Who are wilful Defaulters?
- d) Define Open Market Operations.
- e) What is VAR Analysis?
- f) Expand CIBIL and IBC.
- g) Give the meaning of asset management.
- h) Give an example of "Anywhere Banking ,Any time Banking".
- i) What do you mean by back testing for banks?
- j) Write any two functions of Debt Recovery Tribunals



SECTION - B

Answer any Four questions out of Six. Each question carries 5 marks. (4×5=20)

2. Explain SARFAESI Act in brief.
3. Explain in brief the Banking Regulation Act, 1949 with reference to powers and functions of RBI.
4. Briefly explain the provision of BASEL norms.
5. Explain in detail the protocol rules given by RBI on Non-performing Assets.
6. Write a short note on the subsidiaries of RBI.
7. Explain briefly the characteristics of assets in banking system under Asset management.

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SECTION - C

Answer any Two questions out of Four . Each question carries 12 marks. (2×12=24)

8. Explain in detail the major reforms in banking sector in India post COVID 19.
9. Explain in detail the causes, effects of NPA and measures to overcome NPA.
10. ✓ Explain BASEL I and III Norm in detail.
11. ✓ Explain the function and objectives of DICGC Act, 1961.

SECTION - D

Answer the following question .

(1×12=12)

12. Digital Payments are growing at a higher rate. Digitalized payments has become the need of every person. Almost all the products are offered through online. This paved the way for the use of digital payment by the users of online services. Digital payment as it has demonstrated the velocity of its growth and is incredibly fast and efficient. It has allowed individuals including companies to perform their banking businesses from their homes or offices in a very cost effective way.

Questions:

- a) Explain the opportunities, and challenges that evaluate the positive and negative implications of using E-payment system.
 - b) State the factors affecting the Digital payment system keeping in mind the Online frauds.
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