

Il Semester M.Com. Examination, June 2016 (CBCS) COMMERCE

Paper - 2.1: Indian Banking

Time: 3 Hours

Max. Marks: 70

Instruction: Answer all the Sections.

SECTION-A

1. Answer any seven questions out of ten. Each question carries two marks.

 $(7 \times 2 = 14)$

- a) What is Lead Bank?
- b) Define SLR.
- c) What is a SWIFT?
- d) What do you mean by banker's bank?
- e) What are RRBs ? Name one.
- f) When was Securitisation Act implemented?
- g) What is Repo rate?
- h) What are debit cards?
- i) What is Pradhan Manthri Jan Dhan Yojana?
- j) What is capital adequacy?

SECTION-B

Answer any four questions out of six. Each question carries five marks.

 $(4 \times 5 = 20)$

- 2. Explain the recent impact of monetary policy on Indian Economic Environment.
- 3. Write short notes on :
 - a) NEFT
 - b) RTGS
 - c) IFSC CODES.



- 4. Explain the recent reforms of RBI is controlling rupee fluctuation.
- 5. Elucidate the features of Private Banks in India.
- 6. Explain the role of NABARD in SHGs.
- . 7. What are the instruments of Credit Policy?

SECTION - C

Answer any three questions out of five. Each question carries twelve marks.
(3×12=36)

- 8. Write in detail the impact of Financial Reforms on Indian Banking.
- 9. Explain the role of RBI in promoting 'Make in India'.
- 10. Outline the case study of Mr. Vijay Mallya as a wilful defaulter.
- 11. Explain the steps taken by banks in facing the challenges of BASEL III.
- 12. Explain the technology innovation for start-ups initiated by SBI.