

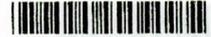
M.Com. (Semester – III) (Accounting & Finance) Examination, April 2018
COO3A5 : BANKING OPERATIONS AND MANAGEMENT (OA – 18)

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)
- Write note on Nationalization of Banks in India.
 - Explain the salient features of Capital adequacy norms.
 - Explain one time settlement / Compromise Scheme of Indian Commercial Banks.
 - What are Directions of RBI to NBFC's for the investment in Liquid assets ?
 - State the RBI's guidelines with regards to working capital financing by Banks.
2. A) Discuss the steps taken by the RBI to implement Basel II norms in India and point out its impact on Indian Banks. 6
- B) What are important provisions of Basle III ? Account the roadmap set for its implementation in India. 4
3. A) Critically examine the RBI's Policy regarding Licensing to the Private Corporate Sector. 5
- B) Explain strengths and weakness of Indian Commercial Banks. 5
4. A) What do you understand by Loan management in Banks ? Elaborate on the factors affecting the loan policy. 6
- B) Enumerate the emerging role of E-banking in India. 4



5. A) Risk is inherited in the banking activities. For successful operation of banking activities it is necessary to manage it. Discuss. 7
- B) Discuss the RBI guidelines on NPA's. 3
6. Bring out the redeeming features of MFI's and discuss the policy initiatives of RBI, NABARD and SIDBI in respect of MFI's in India. 10
7. A) Why was the Daheja study group appointed ? Appraise the major recommendations of the Daheja Study Group on financing of working capital. 6
- B) Explain the problems in front of Indian Commercial Banks in deposits mobilization. 4
8. A) Explain in detail the process of assessing the credit worthiness of the borrower by the banks. 5
- B) Assets Liabilities Management is the significant management tool of liquidity management in banks. In this regards discuss the broad objectives of ALM and explain achievement of these objectives in the Indian banks. 5
9. Explain monetary policy measures of RBI and find out its relevance to banking sector in India. 10
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