



**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 |
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