

Nagarjuna Degree College 38/36, Ramagondanahalli,

Yelahanka Hobli, Reg. No. Bengaluru - 560 064.



II Semester M.Com. Degree Examination, November - 2022

COMMERCE

Contemporary Indian Banking

(CBCS New Scheme)

Paper : 2.1

Time: 3 Hours

Maximum Marks: 70

SECTION - A

Answer any Seven Questions out of Ten. Each question carries Two marks.

 $(7 \times 2 = 14)$

- 1. a) What do you mean by of LAB?
 - b) Give the meaning of Money Laundering.
 - c) Expand DICGC and CIBIL.
 - d) What is MCLR?
 - e) State the differences between Doubtful and Loss Assets under NPA.
 - f) Mention any two objectives of Monetary Policy.
 - g) What do you mean by Recession in Banking Sector?
 - h) What is CAR under BASEL Norms?
 - i) List out few Payments banks in India.
 - j) State the meaning of Assets and Liability in Banking Sector.

SECTION - B

Answer any Four Questions out of Six. Each Question Carries Five Marks.

 $(4 \times 5 = 20)$

- 2. Briefly explain the role of Integrated Banking Ombudsman Scheme 2021.
- 3. What are the reasons behind the merger of SBI with its subsidiaries?
- 4. Explain the key landmarks of RBI in Indian Economy.
- 5. Explain the Measures to Overcome NPA.
- 6. Explain the Objectives of BASEL Accords.
- 7. Why Insolvency and Bankruptey Code 2016 was Introduced in India.



SECTION-C

Answer any Two Questions out of Four. Each question carries Twelve Marks. (2×12=24)

- 8. Explain the Income Recognition, Asset Classification and Provisioning Norms of RBI.
- 9. Explain BASEL I, II and III Norms in Details.
- 10. Give the overview of SARFAESI Act with its process of working.
- 11. Explain the practice of Assets and Liabilities Management in Banks.

SECTION-D

Answer the following Question (Compulsory Skillbuns)

 $(1 \times 12 = 12)$

12. "RBI plays an important role in controlling the money supply in the economy" Justify the statement with reference to Credit Control measures of RBI.