

MCom Sem.-3 HPP (FFS) Examination

CC 11

Banking Operations

May 2022

Time : 2-00 Hours]

[Max. Marks : 50

Instructions: All Questions in Section I carry equal marks

Attempt any TWO questions in Section I

Section I

- Q.1 (a) Give a meaning of Bank and Banking Services. Explain the monetary Policy along with its implications for management of banks. (20)
- (b) Discuss the functions and structure of banks in India.
- Q.2 Discuss the distinct structural reforms which were needed for Indian Banking System. Also discuss the BASEL Norms and its implementation in Indian Banking System. (20)
- Q.3 What is risk in the context of Banking? Explain the different types of risk and how it could be managed? (20)
- Q.4 (a) What is foreign exchange market? Enlist its Functions and features. (20)
- (b) Explain the products of NPCI in detail.

Section II

Q.5 Multiple Choice Questions (MCQs) (Answer any 10) (10)

- (1) According to Basel 3 how much percentage of capital adequacy ratio (CAR) should be maintained by bank?
- (a) 7% (b) 8%
- (c) 9% (d) 10%
- (2) Those loans or advances that are default or in arrears are considered as a
- (a) NPA (b) CAR
- (c) BIS (d) GNPA

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- (3) The market that helps to mitigate risk by signing the deal or transaction for future date with current rate and not having a SEBI regulated platform is termed as _____.
- (a) Spot market (b) Forward market
(c) Future market (d) Option market
- (4) The second Narsimham committee was established in the year of _____.
- (a) 1998 (b) 1997 (c) 1996 (d) 1991
- (5) Who becomes the chair person of Authority under Payment and Settlement Method?
- (a) Governor of RBI
(b) Deputy Governor of RBI
(c) Director General of RBI
(d) General Manager of RBI
- (6) "Narrow banking" was the recommendation provided by _____ committee.
- (a) The first narsimham committee
(b) Verma Committee
(c) Second Narsimham committee
(d) Khan Committee
- (7) Mega merger was announced by _____ on August 30, 2019.
- (a) Finance Minister (b) Defence Minister
(c) Railway Minister (d) Prime Minister
- (8) Andhra and corporation banks merged with _____.
- (a) Syndicate Bank (b) Union Bank
(c) Indian Bank (d) Punjab National Bank
- (9) Which section of the banking regulation act lays down the procedure for amalgamation of banking companies.
- (a) 44A (b) 49B (c) 56C (d) 67D
- (10) _____ is not a participant of International banking?
- (a) Individual (b) Business Entities
(c) Investors (d) Lenders
- (11) Which amongst the following is a method of payment in international trade?
- (a) Letter of Credit (b) Cash Payments
(c) Credit and Debit cards (d) Mobile payment
- (12) What is a full form of IMPS?
- (a) Initial management of payment system
(b) Immediate payment system
(c) Internal main Payment system
(d) Information management payment system