

**M.Com HPP Sem.-3 (FFS) Examination****CC 11****Banking Operations****Time : 2-30 Hours]****November-2024****[Max. Marks : 70**

**Q.1** Define Banking and Explain Sources of Bank Funds. **14**

**OR**

**Q.1** Explain Monetary Policy and How Central Bank uses Monetary Policy as a tool to control money supply in the market? **14**

**Q.2** Discuss the BASEL Norms and its implementation in Indian Banking System at length. **14**

**OR**

**Q.2** Give a note on various committees involved in the reforms of the Banking sector along with the recommendations provided by them. **14**

**Q.3** What is Credit risk in Banks Explain its characteristics and types in detail. **14**

**OR**

**Q.3** Explain various types of risks faced by banks in brief. **14**

**Q.4** Write a note on **14**

I. ECS

II. Plastic money and E-Money

**OR**

**Q.4** Explain the concept of Letter of credit and its types. **14**

**Q.5** MCQs (Attempt any 7 out of 12) **14**

1. RBI was Nationalised in which of the following year?

A. 1934

B. 1949

(P.T.O)

- C. 1947  
D. 1980
2. What is the impact of rising interest rates on the price of bonds?  
A. Bond price rises.  
B. Bond prices falls.  
C. Bond prices remains unchanged.  
D. It depends on the type of bond.
3. Which of the following scenario is beneficial for the banks?  
A. Both solvent and liquid  
B. Liquid but not solvent  
C. Solvent but not liquid  
D. Neither solvent nor liquid
4. Which of the following is the rate at which RBI borrows money from Commercial Banks?  
A. Repo rate  
B. Reverse Repo rate  
C. Cash Reserve Ratio  
D. Marginal Standing Facility
5. \_\_\_\_\_ is the rate at which Reserve Bank of India lends money to commercial banks.  
A. Repo rate  
B. Reverse Repo rate  
C. Call rate  
D. Marginal Standing Facility
6. Wholesale Banking Services includes?  
A. Merger and acquisition  
B. Working capital financing  
C. Pension Disbursement services  
D. All the Above
7. Which of the following are NOT banks own fund?  
A. Paid up capital  
B. Debentures  
C. Reserve fund  
D. Portion of undistributed profit
8. The second Narsimham committee was established in the year of \_\_\_\_\_.  
A. 1998  
B. 1997  
C. 1996  
D. 1991
9. What do you mean by CAR in financial terms?  
A. Capital actual ratio  
B. Capital adequacy ratio  
C. Cash actual ratio  
D. Cash adequacy ratio
10. Which of the following is an internal factor for Liquidity risk in banks  
A. The banks rely heavily on short-term corporate deposits.  
B. Very sensitive financial markets depositors.  
C. External and internal economic shocks.  
D. Low/slow economic performances.
11. How Many steps are in ECS Process...?  
A. 5  
B. 7  
C. 6  
D. 4
12. Rbi launched the Priority Sector Lending scheme in which year?  
A. 1972  
B. 1980  
C. 1956  
A. 1949