



II Semester M.Com. Degree Examination, October/November 2020
(CBCS) (2020-21)
COMMERCE

Paper – 2.1 : Modern Indian Banking

Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer any seven questions out of ten. Each question carries two marks. (7×2=14)

1. a) What were the three key phases of the Indian banking system ?
- b) What is the primary purpose of the SARFAESI Act, 2002 in the banking sector ?
- c) Name two recent measures taken by the RBI to stabilize the Indian economy.
- d) What is the difference between the Repo Rate and the Reverse Repo Rate ?
- e) Expand CIBIL.
- f) Mention any 2 major causes of Non-Performing Assets in the banking sector.
- g) What is the significance of the Capital Conservation Buffer introduced in Basel III ?
- h) Mention two challenge faced by banks in implementing Basel III norms.
- i) What do you mean by back-testing in risk management ?
- j) What is a stress test in banking ?

SECTION – B

Answer any four questions out of six. Each question carries five marks. (4×5=20)

2. What is Prevention of Money Laundering Act, 2002 ? Discuss its importance in maintaining the integrity of the banking system and preventing financial crimes.
3. What are the unique features of payment banks, and how do they differ from traditional banks ?
4. Highlight key landmarks decisions of RBI since its establishment and how they have shaped the RBI's role in India's economy.
5. Discuss the role of RBI in managing NPAs through regulatory norms like IRAC guidelines.

P.T.O.

