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Total No. of Pages : 03

Total No. of Questions : 17

M.Com.(2018 Batch) (Sem.–3)

PRINCIPLES AND PRACTICES OF BANKING

Subject Code : MCOPBI 321-18

M.Code : 76833

Time : 3 Hrs. Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A contains EIGHT questions carrying TWO marks each and students has to attempt ALL questions.
2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and student has to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write short notes on :

1. CIBIL Score
2. Primary Agriculture Co-operative society
3. Banker's Lien
4. KYC Norms
5. IMPS
6. Phishing attacks
7. Financial Literacy
8. Sub Standard Assets

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SECTION-B

UNIT-I

9. Explain the background, objectives and functioning of Regional Rural Banks and bring out their characteristics as distinct from co-operative banks in providing rural credit.

10. The Indian banking system is made up of various banking institutions. Enumerate the various types and briefly describe the functions of any two.

UNIT-II

11. What is the relationship between a banker and its customer? Discuss the special features of this relationship.

12. What is a COPRA? What are its operational aspects?

UNIT-III

13. What is an NPA? How it is determined? What remedies are available for the management of NPAs?

14. Examine the recent initiatives taken by the government to promote financial inclusion. How ICT can be used to promote financial inclusion?

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UNIT-IV

15. What were the facets of E-Banking? Explain the recent advances in the field of funds transfer.

16. Briefly explain the Gopalakrishna committee recommendations for safe banking. Explain the various security measures on E-Banking.

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SECTION-C

17. Case Study :

The case is about the challenges faced by Vyasa Bank Limited , once the most valuable Indian banking and financial services company by market capitalization. Started in 2001 as a not- for-profit enterprise that stood for financial inclusion and women empowerment, Vyasa turned into an NBFC and a few years later transformed itself into a universal bank. Vyasa commenced its banking operations and joined the league of big banks in August 2015. Its unique business structure focuses on serving under-banked and under-penetrated markets in India with its offerings of a variety of asset and liability products and services. Vyasa remained a strong compounding story given its potential to play on the vast rural opportunity, best operating metrics, and robust capital base. In less than three years of operation, the bank went public to meet regulatory compliance and priced its issue four times the book value. This made the bank's valuation more expensive than established Indian banking peers. Within five months of its public listing, Vyasa Bank's sharp jump on the stock market made it the costliest banking stock in the sector in terms of price-to-book value ratio. After meeting the regulatory mandate of public listing, Vyasa Bank has been struggling to comply with the licensing requirement of bringing down promoter holding in the bank. India's central bank, the Reserve Bank of India, imposed strictures on Vyasa Bank for failing to reduce promoter shareholding. The RBI decision has left the stakeholders apprehensive and affected the shares of the bank, which have plunged to their lowest, since its market debut in March 2018. Notwithstanding the bank's scale of operation, enviable track record in micro loans, and future business potentials, expensive valuation was the key issue for the bank. The bank was also vulnerable to the risks associated with its geographical concentration, micro-lending focus, asset quality deterioration, and asset-liability mismatch.

***Question* :**

Discuss the transition from Vyasa Bank, a microfinance institution (MFI) to a relationship based responsible lender in the Indian banking system.

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NOTE : Disclosure of Identity by writing Mobile No. or Making of passing request on any page of Answer Sheet will lead to UMC against the Student.

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