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M.Com (Professional) (2013 Onwards) (Sem.-3) PRINCIPLES AND PRACTICES OF BANKING

Subject Code: MCOP-BI-303 Paper ID: [A3165]

Time: 3 Hrs. Max. Marks: 80

INSTRUCTION TO CANDIDATES:

- 1. SECTIONS-A, B, C & D contains TWO questions each carrying FIFTEEN marks each and students has to attempt any ONE question from each SECTION.
- 2. SECTION-E is COMPULSORY consisting of TEN questions carrying TWENTY marks in all.

SECTION A

- 1. How a co-operative bank is different from a commercial bank? State the different functions of a Co-operative bank and a commercial bank.
- 2. "Banking has become a vital instrument of economic changes and development in India". Explain this statement with the structure of commercial banks in India.

SECTION-B

- 3. What principles are followed in lending by the banks? How the appraisal of the borrower is done and what latest developments have taken place in this evaluation process?
- 4. What constitutes a 'Customer' of a Bank? What are the essential features of banker customer relationship? Explain the role of bank as trustee.

SECTION-C

- 5. How the loans of the banks are classified? What are the early warning signals of NPAs?
- 6. What are the priorities in the allocation of bank funds? How the profitability management is done in the banking sector?

SECTION-D

7. What were the differences between traditional banking and E-Banking? Explain briefly the electronic delivery channels in Indian banking system.



8. What are the recent advances in E-Banking? What are the challenges in the wider outreach of E-banking?

SECTION-E

- 9. Write short notes on the following:
 - (i) Foreign Bank
 - (ii) Primary Agriculture Co-operative society
 - **KYC Norms** (iii)
 - (iv) Cheque vs. Draft
 - (v) **NBFCs**
 - (vi) **CCS**
 - Sub Standard Assets (vii)
 - (viii)
 - (ix)
 - (x)

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