

Roll No.

[illegible]

Total No. of Pages : 02

Total No. of Questions : 09

M.COM. (Sem.-3)
PRINCIPLES AND PRACTICES OF BANKING

Subject Code : MCOP-BI-303

M.Code : 72099

Date of Examination : 19-12-22

Time : 3 Hrs.

Max. Marks : 80

INSTRUCTIONS 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.**
3. **Use of non-programmable scientific calculator is allowed.**

SECTION-A

1. How a cooperative bank is different from a commercial bank? State the different functions of a Cooperative bank and a commercial bank.
2. Explain the background, objectives and functioning of Regional Rural Banks and bring out their characteristics as distinct from cooperative banks in providing rural credit.

SECTION-B

3. What is COPRA? What are its operational aspects?
4. What constitutes a 'Customer' of a Bank? What are the essential features of a banker customer relationship? Explain the role of the bank as a trustee.

SECTION-C

5. How the loans of the banks are classified? What are the early warning signals of NPAs?
6. What is an NPA? How it is determined? What remedies are available for the management of NPAs?

SECTION-D

7. What were the differences between traditional banking and E-Banking? Explain briefly the electronic delivery channels in the Indian banking system.
8. Briefly explain the Gopalakrishna committee recommendations for safe banking. Explain the various security measures on E-Banking.

SECTION-E

9. Write short notes on the following :

- a) Foreign Bank
- b) CIBIL Score
- c) KYC Norms
- d) Cheque vs. Draft
- e) NBFCs
- f) CCS
- g) Internet procurement
- h) Phishing attacks
- i) DRTs
- j) Financial Literacy.

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