

CARMEL COLLEGE OF ARTS, SCIENCE AND COMMERCE

M.Com (Semester –II) Examination, July 2021

COC 223: BANKING AND FINANCIAL INSTITUTIONS (OA-18 A)

Duration: 2 Hours

Max. Marks: 40

Instructions: 1) This paper consists of **six** questions

2) Question No.1 consists of **5 compulsory** questions of **2 marks** each

3) Answer **any 3** questions from Question **2,3,4,5 & 6**

4) The scanned copy of the answer sheets should be uploaded before 1:00 p.m. on the day of the exam.

5) Figures to the **right** indicate **marks**.

- Q1) Answer the following questions. (5x2=10)**
- a. Explain any two Money Remittance Services.
 - b. What is Branch Licensing?
 - c. Explain two kinds of Mortgages.
 - d. What is a Debt Recovery Tribunal (DRT)?
 - e. What is Line of Credit?
- Q2 a. Briefly outline the evolution of Banking in India. 05**
- b. Explain the BASEL Accord. 05**
- Q3. Elaborate the Fee-based and Fund-based services offered by banks. 10**
- Q4 a. What are Non Performing Assets (NPAs)? Explain its Categories and Provisioning Norms. 07**
- b. Briefly explain the role of financial intermediaries in the financial institutions. 03**
- Q5 a. Explain the Bank-Customer Relationship, as regards the roles played by Banks. 05**
- b. Discuss how COVID-19 has affected the Banking Sector in India. 05**
- Q6. Write short notes on**
- a. CAMELS Framework **05**
 - b. Export-Import (EXIM) Bank of India **05**