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CMS 509

III Semester M.Com. Degree Examination, December 2018
Choice Based Credit System (CBCS)
COMMERCE
Optional (BAIM)
Trends in Indian Banking

Time : 3 Hours

Max. Marks : 70

SECTION – A

Answer **any four** questions out of seven, **each** question carries **10** marks, answer to **each** question should **not** exceed **4** pages. **(10×4=40)**

1. Explain briefly the structure of Indian Financial System.
2. What are the various types of risks associated with the banking system ? How is liquidity and credit risk managed in banks ?
3. What is development banks ? Explain the significant features of Development bank in India.
4. What are the basic steps involved in credit analysis (5C'S) ? Explain the sources of credit information.
5. Explain important provisions of SARFAESI Act, 2002.
6. Discuss the Security threats in e-banking.
7. Write a note on :
 - a) Insolvency and Bankruptcy Code, 2016.
 - b) Non Performing Assets (NPAs).

P.T.O.



SECTION – B

Answer **any two** questions out of three questions, **each** question carries **15** marks, answer to **each** question should **not** exceed **7** pages. **(15×2=30)**

8. What do you mean by Commercial Banks ? Describe the functions of Commercial Banks in India.
 9. Explain the sources of funds, asset structure and profitability of Commercial Banks.
 10. How can an investor do the financial analysis of a bank ? Explain in detail. What are the advantages and disadvantages of financial analysis ?
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