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Total No. of Pages : 02

Total No. of Questions : 09

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

Subject Code : MCOP-BI-303

M.Code : 72099

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. What are Regional Rural Banks? Discuss their major functions.
2. Discuss the recent major trends in Indian Banking.

SECTION-B

3. Discuss the major principles of bank lending in detail.
4. Write a detailed note on Banker- Customer Relationship in detail.

SECTION-C

5. Discuss how a bank manages its NPAs.
6. What is Profitability management and profit planning for a bank?

SECTION-D

7. What is Ebanking? Discuss major tools or channels of Ebanking in detail.
8. Write the major challenges in the adoption of Ebanking in India.

SECTION-E

9. Write short notes on the following :

- a) What is NPA?
- b) What is Revenue?
- c) Define Banker.
- d) What is a Cheque?
- e) Who is a Minor?
- f) What is Endorsement?
- g) What is NEFT?
- h) What is Audit?
- i) What is Money Laundering?
- j) What is NBFI?

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.