

Exam.Code:5173  
Sub. Code: 14562

2125

B.Com. (Financial Markets) FYUP  
Third Semester  
Paper: Commercial Banking in India

Time allowed: 3 Hours

Max. Marks: 80

*NOTE: Attempt four short answer type questions from Section-A. Attempt two questions each from Section B and C respectively.*

x-x-x

**Section – A**

I. Attempt any four of the following:-

- a) What does CRR mean?
- b) What are Basel Norms?
- c) What do you mean by NPA?
- d) Explain the objectives of Rural Banking.
- e) State the functions of the Banking Ombudsman.
- f) Explain any two products offered under Corporate Banking. (4x5)

**Section – B**

- II. Define a Bank and explain the concept of banking. Discuss the various types of banks that constitute the modern Indian banking system. (15)
- III. Explain the various functions performed by the Reserve Bank of India. Why are these functions important for the Indian economy? (15)
- IV. Give an overview of the major Reforms in Indian Banking since the 1990s. What was the main motivation behind these reforms? (15)
- V. What is E-Banking? Discuss the various services and benefits offered by E-Banking to bank customers. (15)

**Section – C**

- VI. Give an overview of the products offered under Retail Banking. Discuss at least five specific retail banking products along with their significance. (15)

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(2)

- VII. What is Corporate Banking? Explain the unique features and significance of corporate banking services in supporting large businesses. (15)
- VIII. Discuss the different products and services offered under Rural Banking. How do these products differ from those offered under retail banking? (15)
- IX. What are KYC norms? Explain the applicability and importance of KYC norms in the Indian banking sector. (15)

x-x-x