

AS-765

**M.B.A. (Semester—III) Examination**  
**BANKING SYSTEM**  
**Paper—MBA/3102/F**

Time : Three Hours]

[Maximum Marks : 70

- N.B. :—** (1) Solve **ALL** questions.  
(2) Figures to right indicate marks.

**SECTION—A**

1. (a) Discuss the concept of Central Banking and practices in world over. Enumerate various major Central Banks in the world. 14

**OR**

- (b) Discuss the role, functions and regulations by RBI in India. How monetary policy is adopted and implemented by RBI in India ? 14

**SECTION—B**

2. (a) Discuss the concept of Indigenous Bankers and its performance in India. 7  
(b) List the Regional Rural Banks in Vidarbha and Marathwada. What is the performance of these banks in supporting the development of rural areas in the above regions ? 7

**OR**

- (c) What do you mean by Globalization of Indian Banking Sector ? Discuss. 7  
(d) In Vidarbha, due to natural calamities, the farmers are doing suicides. To stop this, State Govt. had issued order to the Nationalized banks to be farmer friendly.

Last month, in the meeting of District Planning Committee, the parent minister had to resort to threaten the Banks to report/FIR to police station for inaction by the Nationalised banks.

- (i) Comment on the situation and identify the issue.  
(ii) Suggest your solution. 7

3. (a) Explain the concept of Risk Management in Commercial Banks. 7  
(b) As a customer of Commercial Banks for loans, the banks see the repayment capacity of the applicant. What about education loan ? As a banker, you are asked to do the evaluation for an educational loan of a student, studying in Engineering, first year. What criteria/parameters you will consider ? Why ? 7

**OR**

- (c) Discuss the functions and services of Commercial Banks in India. 7  
(d) Government, being acting on the 'welfare' philosophy wants to use Banking for the welfare of the society. But banks get problems due to it. What may be the Golden Mean for this issue ? 7

**SECTION—C**

4. (a) What are the various issues as a customer you find in Retail Banking now-a-days ? Justify your answer. 7  
(b) How do you use the principles and practices of CRM in Indian Banking ? 7

**OR**

- (c) You are asked to do the Marketing of Banking services of Bank of Maharashtra. Design a brief plan to do it. 7  
(d) Comment, in general on the Human Resource Management in Indian Banks. 7

**SECTION—D**

5. N.P.A.'s has become major issues for Indian Nationalized Banks as well as Cooperative Banks.

The former RBI chief Raghuram Rajan was very strict and announced many measures regarding the alarming N.P.A.

The finance minister also directed the banks to minimize it.

There are certain regulations enacted to reduce the N.P.A.' Now-a-days CIBIL is the new criterion adopted by the banks and various N.B.F.L's, still the situation is not improving. The various research study show that it is a social problem/issue.

As a policy maker you are asked to suggest certain solutions to the problem of N.P.A. :

- (i) Suggest an Inclusive Policy to control the N.P.A. 7  
(ii) You are asked to strengthen the present regulations and its implementation. So describe the various regulations, rules and how to make them concrete. 4  
(iii) What initial measures can be taken up by the banks to remove the possibilities of N.P.A. ? 3