

SECTION - D

5. Twenty Four Hour banking is the slogan or punchline of ICICI Bank. They are proving it by following certain New-Trends in banking.

ICICI Bank has given the facility of keeping working hours till 8.30 pm. They are planning to increase it to 10.00 pm. The facilities are given in only Metro and Ten-II Cities only. There is another trend which ICICI initiated 'working from home' motivating women to work efficiently & effectively.

The new trends above have various implications.

- i) Analyse the new trends above in the context of response of the customers **7**
- ii) Discuss the implication concerning Branch operations, Human Resources Management and specially safety and security of women employees and increased cost. **7**



AR - 1206

M.B.A. Semester - III
Paper MBA/3102/F
Banking System

P. Pages : 4

Time : Three Hours

Max. Marks : 70

- Notes : 1. Solve all questions.
2. Figures to right indicate marks.

SECTION - A

1. a) What do you mean by Indigenous Bankers ? **14**
Discuss the various types of Banks in India with their basic objectives.

OR

- b) Discuss the status of Indian banking sectors and the Banking sector reforms to enhance the good status further and tackle its challenges. **14**

SECTION - B

2. a) What are the various Banking regulations ? **7**
Discuss in brief.

- b) NPA's of the Nationalized Banks in India is a major Issue. Hence the banks are concentrating on the loan Recovery. Which may would you Prefer, (i) the recovery by the separate machinery which is Aggressive recovery or (ii) The legal my through counts ? Justify your answer. **7**

OR

- c) Comment on the general Bank Management in Indian Nationalized banks. **7**
- d) Pankaj wanted a loan for his education, so he went to a nationalized bank. He was many times to the bank but it continued to delay. Hence he went to a private bank. It (loan) was instantly sanctioned and within 4 days, he gat the D. D. in his favour.
What do you think, the reason for delay at Nationalized bank and faster action on the part of private bank ? Justify your answer. **7**
3. a) Explain the concept and practices of Central Banks in world over. What's the relevance of it in the economy ? **7**
- b) A local credit cooperative society wants to get converted into a cooperative Bank. What is the process ? Explain. **7**

OR

- c) RBI has special focus area an agriculture credit. Comment. **7**
- d) RBI has ensured the Industrial and Commercial Credit to some banks and to some special banks as well as NBFCs. What is the role of SIDBI under the guidelines of RBI for business credit in India ? Comment on present status. **7**

SECTION - C

4. a) Explain the concept, principles and practices of commercial Banking in India. **7**
- b) Explain what do you mean by 'Credit Management'? How it is practiced in Indian Banking, especially Nationalized banks. **7**
- c) Explain the term 'Sound Credit Culture'. What is its significance ? **7**
- d) Highlight the Risk Management in Indian Commercial Banks with proper examples. **7**

OR