

**End Semester Examinations - 2015-16 MBA Trimester - May 2016**

**15MS3001 Corporate and Retail Banking**

**Set A**

**Time : 3 hrs**  
**Total Marks: 100**

1. Briefly Comment on the imperative reforms and competition enhancing measures implemented according to the recommendations of Narasimhan committee .

Enumerate its effects and benefits.  
(20 marks )

**OR**

2. Describe the categories and the provisioning norms of NPAs. What are your suggestions to overcome NPAs of banks.  
(20 marks)

3. What are the prominent Corporate banking Services offered by Commercial Banks in India. How does the technology advancement facilitate the corporates in the banking system in India

(20 marks)

**OR**

4. Write detailed notes on the following quantitative control measures of RBI: i) PLR (ii) SLR (iii) CRR (iv) MSF (v) Repo rate and (vi) LAF  
(20 marks)

5. What are the pertinent services of Banking ombudsman ? On what grounds of deficiencies a Banking Ombudsman can receive and consider any complaints in India? (20 marks)

**OR**

6. Elaborate on the Payment systems and Electronic banking services provided by banks. How far it facilitates its users?  
(20 marks)

7. Explain the ownership structure and functions of CIBIL. Was CIBIL successful in its mission? Give reasons.  
(20 marks)

**OR**

8. Explain the mechanism and merits of 'Factoring' services of commercial banks in India.  
(20 marks)

9. **CASE STUDY : (COMPULSORY)**

It was the year the neo-liberal economic orthodoxy that ran the world for 30 years suffered a heart attack of epic proportions. Not since 1929 has the financial community witnessed 12 months like it. Lehman Brothers went bankrupt. Merrill Lynch, AIG, Freddie Mac, Fannie Mae, HBOS, Royal Bank of Scotland, Bradford & Bingley Fortis, Hypo and Alliance & Leicester all came within a whisker of doing so and had to be rescued. Western leaders, who for years boasted about the self-evident benefits of light-touch regulation, had to sink trillions of dollars to prevent the world bank system collapsing. It began on a Sunday evening in 2008, with an unbelievable personal fall from grace and ended with the most spectacular American banking collapse seen in decades. As the once proud defender of the people against the excesses of capitalism sank into the quicksand, financial storm clouds swiftly gathered overhead. The following day, Blackstone Group, manager of the world's biggest buyout fund, revealed it had suffered a 90 per cent profit drop during its fourth quarter. Headed by New York society figure Stephen Schwarzman, Blackstone perhaps more than any firm exemplified the gung-ho leverage mania. Frantic markets were reassured, at least at first, of the politicians' determination not to allow the crash of 2008 to bring the global financial system grinding to a halt. But after a week staring into the abyss, weary politicians knew they still faced a long, tough battle to prevent the world lurching into a new Great Depression. The ramifications of the Banking Collapse of 2008 will be felt for years if not decades to come. Here, Observer writers pick out the three pivotal weeks that shaped a year of unforgettable and remarkable events.

Q( i) On the background of the financial crisis created by banks, in the past, what initiatives has been pronounced through the BASEL Accord?( ii) Mention the key principles of the three pillars of BASEL and

Explain its benefits on the improvement of the banking system in India. ( 20 marks)

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**Wishing you All the Best**

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