Roll No. ☐☐☐☐☐☐☐☐☐☐☐☐ Total No. of Pages : 02

Total No. of Questions : 09

B.Com (Honours) (Sem.–5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 28-11-2023

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Write briefly :**

   a) Write a note on Regional Rural Banks.

   b) Discuss investment banking.

   c) What do you mean by monetary policy?

   d) Discuss internet banking.

   e) What do you mean by economic development?

   f) Write a note on bank rate.

   g) What do you mean by RTGS and NEFT.

   h) Write a short note on debt equity ratio.

   i) Write a short note on core banking.

   j) What do you mean by mobile banking.

SECTION-B

UNIT-I

2. Discuss the importance and functions of bank.

3. Write a detailed note on structure and organization of commercial banks.

UNIT-II

4. Discuss the various functions of RBI.

5. Discuss the quantitative measures taken by the Reserve Bank for credit central.

UNIT-III

6. Discuss the feature of internet banking and bring out its merits and constraints.

7. Write a note on RBI guideline on internet banking.

UNIT-IV

8. What is meant by *'Credit Analysis'*? How does the balance sheet serve as a good tool of financial credit analysis?

9. Write a detailed note on market risk management in banks.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.

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B.Com. (Hons.) (Sem.–5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 25-11-2024

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTIONS TO CANDIDATES :

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2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Write briefly :**

   a. What is a Private Bank?

   b. What is Cheque Truncation System?

   c. What is NPA?

   d. What is Credit Risk?

   e. Define Banker.

   f. What is a Cheque?

   g. Who is a Minor?

   h. What is Verma Panel?

   i. What is NEFT?

   j. What is Audit?

SECTION-B

UNIT-I

2. Discuss the role of a Bank in a country like India.

3. What are Regional Rural Banks? Discuss their major functions.

UNIT-II

4. Discuss the reforms in Indian banking.

5. What are revised NPA Norms? Discuss in detail.

UNIT-III

6. What are the salient features of Core Banking? Discuss.

7. What is Mobile Banking? Discuss its functions.

UNIT-IV

8. Define Credit Risk. How the banks in India manage it? Discuss.

9. Write a note on the Capital Adequacy of banks in India.

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