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B.Com. (Hons.) (Sem.–5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18 M.Code : 78175

Date of Examination : 19-12-2022

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) Define Risk.
- b) Functions of RBI
- 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. What is a Bank? Discuss the major functions of a bank in India.
- 3. What are Regional Rural Banks? Discuss their major functions.

UNIT-II

- 4. What is RBI? Discuss its-management and structure.
- 5. Discuss Basel II Norms 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 Capital Adequacy of banks in India.

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.