

Roll No.

[illegible]

Total No. of Pages : 02

Total No. of Questions : 09

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.