

Roll No.

[illegible]

Total No. of Questions : 18

B.Com. (Honours) (Sem.-5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

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

Write briefly :

- 1) What is Basel II?
- 2) What is NPA?
- 3) What is credit control?
- 4) What is open market operations?
- 5) What is Retail banking?
- 6) What is RTGS?
- 7) What is NEFT?
- 8) What is Internet banking?
- 9) What is Burden Ratio?
- 10) What is Interest rate risk?

SECTION-B

UNIT-I

- 11) What is a Bank? Discuss its functions and role.
- 12) Discuss why Regional Rural Banks came into existence? What was the need? Explain.

UNIT-II

- 13) Critically examine the credit control techniques of RBI.
- 14) Discuss Basel II Norms with reference to their relevance and implementation in India.

UNIT-III

- 15) a) Discuss the difference between NEFT and RTGS.
b) Discuss major challenges faced by Indian banks today.
- 16) Discuss in detail Cheque Truncation System.

UNIT-IV

- 17) How the Indian banks manage their Risk? Discuss.
- 18) Discuss the role and limitations of Ratio Analysis.

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