

Exam. Code : 108505

Subject Code : 2777

B.Com. Semester—V

BCG-521 : BANKING SERVICES MANAGEMENT

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION—A

Note :— Attempt **TEN** questions out of **TWELVE**. Each question carries 1 mark.

1. (a) What is the difference between repo and reverse repo rate ?
(b) Explain vehicle loans.
(c) Discuss banking services.
(d) What are clean advances ?
(e) Define Variable Reserve Ratio.
(f) Flexible Deposits of Banks.
(g) Define Bill of lading.
(h) Define ATM's.
(i) Difference between debit and credit cards.
(j) Discuss simple guarantee.
(k) Define Capital Adequacy Ratio.
(l) Discuss in short challenges in Banking Sector.

SECTION—B

Note :— Attempt any **TWO** questions out of **FOUR**. Each question carries 10 marks.

2. Explain the goals of monetary policy in India. How well they have been achieved in recent times in India.
3. Explain the role played by banks in financing of foreign trade of the country.
4. State the different forms of advances which banks may make to their customers.
5. Discuss the importance of banking services in India.

SECTION—C

Note :— Attempt any **TWO** questions out of **FOUR**. Each carries 10 marks.

6. Explain the conditions necessary for an instrument to be called a cheque.
7. Briefly enumerate the provisions of the Banking Regulation Act, 1949 relating to control of RBI over Banking Companies.
8. Describe the provisions of BASEL II Accord. State the importance of the Accord.
9. Discuss asset classification. Explain main guidelines for asset classification.