

Exam. Code : 108505

Subject Code : 2844

B.Com 5th Semester

BCG-521 : BANKING SERVICES MANAGEMENT

Group-II

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION-A

Note :- Attempt only **ten** questions out of **twelve**. Each question carries **1** mark.

1. (a) Explain Cash Reserve Ratio.
- (b) Name five nationalised banks in India.
- (c) Discuss the importance of banking services.
- (d) Explain overdrafts.
- (e) Explain difference between term loans and demand loans.
- (f) What is letter of credit ?
- (g) Define NEFT.
- (h) Discuss difference between cheques and bills of exchange.
- (i) Discuss plastic money.
- (j) What is base rate ?
- (k) Discuss continuing guarantee.
- (l) Write note on dating of cheques.

SECTION-B

Note :- Attempt only **two** questions out of **four**. Each question carries **10** marks.

2. Define various money supply measures. What is the rationale for these different measures of money supply ?
3. Discuss the different intangible services provided by banks.
4. There are different types of institutions for granting agricultural loans and advances in India. Name these institutions and their special objectives and features.
5. Write notes on :
 - (a) Crop loans
 - (b) Term loans
 - (c) Export Import Bank.

SECTION-C

Note :- Attempt any **two** questions out of **four**. Each question carries **10** marks.

6. How are banking and banking companies defined in the Banking Regulation Act 1949 ? What are the forms of business that such 'Banking Co' may engage in besides the business of banking ?
7. Explain the conditions necessary for an instrument to be called cheque.
8. Define E-banking. Discuss the advantages and obstacles of E-banking.
9. Discuss the determinates of service quality in banks.