

Exam. Code : 121602

Subject Code : 103221

B.Com. (Financial Services) 2nd Semester

(Batch 2023-26) (CBGS)

BANKING OPERATIONS & REGULATIONS

Paper—V

Time Allowed—3 Hours]

[Maximum Marks—100

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. Discuss Reformatory Phase in the evolution of modern commercial banking in India.
2. Explain the following :
 - (a) Purchasing and discounting of bills
 - (b) Granting loans and advances
 - (c) Overdrafts
 - (d) Cash credit.

SECTION—B

3. What are the prerequisites of KYC Policy with regard to customer identification procedure ?

4. Who is Minor ? Who can be a Minor's guardian ? Explain the different precautions to be taken while opening Minor's bank account.

SECTION—C

5. Explain Universal and Narrow Banking. What are various benefits in Universal Banking ?
6. Explain the following :
 - (a) Wholesale Banking
 - (b) Retail banking
 - (c) Multinational Banking
 - (d) Off-shore Banking.

SECTION—D

7. Explain the following :
 - (a) Mobile Banking
 - (b) Debit and Credit Cards
 - (c) RTGS and NEFT.
8. What is Electronic Banking ? What are the various security issues in Online Banking or E-banking ?