

Exam. Code : 109103

Subject Code : 2122

B.Com. (Hons.) 3rd Semester
BANKING & FINANCIAL SYSTEM

Group—I, Paper—I

Time Allowed—3 Hours] [Maximum Marks—50

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. Write a detailed note on money, money supply and money creation. How are they interrelated ?
2. Explain in detail the process of opening of accounts for minors, HUF, firms and trusts.

SECTION-B

3. What are the main services and ancillary services provided by banks ? Also discuss the different deposits products provided by the banks to the customers.
4. Discuss in detail endorsement and forged instruments. Also discuss the implications of bouncing of cheques.

SECTION-C

5. Give a detailed discussion on the documentation procedures and different types of documents required in the process of lending.
6. What are collaterals ? Discuss the various types of collaterals and their characteristics.

SECTION-D

7. Highlight the brief outline of procedures and practices for the application of home loans and personal loans.
8. What schemes have been initiated by the banks for priority sectors ? Discuss the latest trends of India in priority sector lending.