

Exam. Code : 108505

Subject Code : 2139

B.Com. 5th Semester

BCG-521 : BANKING SERVICES MANAGEMENT

Group—II

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION—A

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

1. (a) Explain Bank Rate.
- (b) Discuss the difference between term loan and demand loans.
- (c) Explain the term overdraft.
- (d) Explain off-shore banking.
- (e) Discuss packing credit for export.
- (f) Explain intangible services of bank.
- (g) Explain ATM's.
- (h) Discuss debit card.
- (i) Explain loss assets.
- (j) Define cheque.
- (k) Discuss NEFT.
- (l) Name four Nationalised Banks.

SECTION—B

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

2. Do banks provide services other than accepting deposits and lending money ? Discuss.
3. Explain :
 - (a) Import loan
 - (b) Different types of industrial advances.
4. Discuss the impact of Monetary Policy on economic growth in India.
5. Discuss different ways in which banks can provide better services to their customers.

SECTION—C

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

6. Discuss asset classification. Explain main guidelines for asset classification.
7. Define electronic banking. Discuss advantages and obstacles of electronic banking.
8. Explain the meaning of capital adequacy. State its adoption in India.
9. Discuss the general features of the relationship between banker and customer.