

Exam. Code : 108505

Subject Code : 2137

B.Com. 5<sup>th</sup> Semester

**BANKING SERVICES MANAGEMENT**

**Paper-Group-II BCG-521**

Time Allowed—3 Hours] [Maximum Marks—50

**SECTION-A**

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

1. (a) Explain Statutory Liquidity Ratio.
- (b) Discuss Tangible Services of Banks.
- (c) Explain Auto Loans.
- (d) What is Packing Credit ?
- (e) Discuss Clean Advances.
- (f) What is the difference between Credit and Debit Cards ?
- (g) Discuss difference between Promissory notes and Bills of Exchange.
- (h) Define simple guarantee.
- (i) Define Tier I Capital.
- (j) Explain Loss Assets.
- (k) What is endorsement of Negotiable Instrument ?
- (l) Define term loan.

### SECTION-B

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

2. What are different types of agriculture finance granted by banks ?
3. What are the objectives of Monetary Policy in India ? How well they have been achieved in recent times in India ?
4. Explain :
  - (a) Hire Purchase Credit.
  - (b) Clean Advances.
5. Write short notes on :
  - (a) Export Import Bank.
  - (b) Industrial Advances.

### SECTION-C

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

6. Briefly enumerate the provisions of the Banking Regulation Act 1949 relating to control of RBI over Banking Companies.
7. Discuss the elements of Service Quality in Banking Sector.
8. Discuss :
  - (a) Mobile Banking.
  - (b) Smart Cards.
9. Explain the meaning of holder and holder in due course of a negotiable instrument and bring out the significance of each.