

END TERM EXAMINATION

FIFTH SEMESTER [B.COM] JANUARY 2024

Paper Code: BCOM-307

Subject: Banking Operations

Time: 3 Hours

Maximum Marks: 75

Note: Attempt five questions in all including Q. No. 1 which is compulsory. All questions carry equal marks.

- Q1 Give a brief description of banking sector reforms introduced in India from time to time. How have these reforms affected the overall functioning of banks in the country?
- Q2 What are Basel norms? How do Basel norms ensure the stability of banking sector in a country? What have been the impact of these norms on Indian banking sector? Explain.
- Q3 What is the meaning of endorsement in context of a negotiable instrument? What are the different types of endorsements? State the essential features of a valid endorsement.
- Q4 What are the important functions performed by banking ombudsman? How do these ombudsman help the general public in settlement of their complaints?
- Q5 What is internet banking? How has it changed the face of banking services in Indian banking sector? Explain the important benefits and limitations of internet banking.
- Q6 What are the different modes of payment transfer from a bank account? Give the features of each one of them clearly stating their relevance, merits, and limitations.
- Q7 What are the important reasons for NPAs in banking sector? How is an asset classified as NPA? What is the significance of Insolvency and Bankruptcy Code in controlling NPAs in banking sector?
- Q8 What are the plethora of credits or advances rendered by banks to different customers, stating the purpose and features of each type of lending? What are the principles of sound lending followed by banks in Indian banking sector?
