

(Please write your exam roll no.)

Exam Roll No.....

END TERM EXAMINATION

FIFTH SEMESTER [BCOM(HONS)] DECEMBER 2024

Paper Code: BCOM307

Subject: banking Operations

Time: 03:00 Hours

Maximum Marks:75

Note: Attempt all questions as directed. Internal choice is indicated.

- Q1 Attempt **any five** of the following questions: (5×5=25)
- Explain in brief the structure of Indian banking system
 - What impact did the global financial crisis have on Indian banks?
 - What are the different types of cheques?
 - What are the main banking products and services offered by banks?
 - What is UPI?
 - What is home banking and Virtual banking?
 - Explain the types of NPAs?
 - What is securitization of assets?
- Q2 What are the main types of banks further discuss their major functions in the Indian banking sector? (12.5)
- OR**
- Q3 What are the key merits and weaknesses of the Basel Accord, how these norms influence the regulatory framework for banks in India? (12.5)
- Q4 Discuss the concept of endorsement, including the essentials of a valid endorsement and the various types of endorsements. (12.5)
- OR**
- Q5 What are the different types of bank accounts available to customers, and what is the process for opening each type of account? (12.5)
- Q6 Explain the following: (12.5)
- ECS
 - NEFT
 - RTGS
 - IMPS
- OR**
- Q7 Explain the benefits of internet banking. Also discuss the cyber security challenges for internet banking. (12.5)
- Q8 Explain various types of credit? Also explain the principles of sound lending in Indian context. (12.5)
- OR**
- Q9 What are NPAs? Explain the preventive and curative measures taken by Indian banking system to control the NPAs. (12.5)

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