



MBA (FT) DEGREE III SEMESTER EXAMINATION NOVEMBER 2016

SMS 2325 BANKING SERVICES

Time: 3 Hours

Maximum Marks: 50

PART A

(Answer *ALL* questions)

(5 × 2 = 10)

1. Discuss the function of creation of credit performed by commercial banks.
2. Enumerate and briefly explain any four technology-based services of modern banks.
3. What do you mean by RTGS?
4. Briefly explain the use of Letter of Credit (LC) in international trade.
5. Briefly discuss the concept of bancassurance.

PART B

(Answer *ANY FIVE* questions)

(5 × 4 = 20)

6. Discuss the functions of the Reserve Bank of India as the central bank of the country.
7. 'Co-operative banks are essentially cater to the needs of common man'. Comment on the statement and discuss the major functions of co-operative banks and their significance in India.
8. Write a note on the features of Banker-customer relationship.
9. Under what circumstances can a bank refuse the payment of a customer's cheque.
10. Discuss the concepts of (i) Holder in due course (ii) Cheque truncation.
11. What are the requisites of a valid cheque?
12. Discuss the salient features of investments in mutual funds.

PART C

(Answer *ANY TWO* questions)

(2 × 10 = 20)

13. Explain the significance of Information and Communication Technology (ICT) in modern banking. Why ICT is growingly considered an imperative rather than an option for banks in India today? (10)
14. Discuss the relevance of Financial Inclusion in the ongoing era of globalization in India. (10)

(P.T.O.)

15. Write short notes on *any five* of the following.

(5 × 2 = 10)

- (i) Customer Relationship Management (CRM).
- (ii) Online banking (Internet Banking) and Mobile banking.
- (iii) Small Finance Banks and Payment Banks, and their role in financial inclusion.
- (iv) Impact of Basel (Basle) III Norms on Indian banks.
- (v) Credit Risk, Market Risk, Operational Risks and Integrated Risk Management (IRM).
- (vi) Lead Bank Scheme (LBS) and Service Area Approach (SAA).
- (vii) Menace of NPAS (Non-performing Assets) in Indian banking sector.
