

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-V, Semester End Examination January 2022
Banking & Financial Services, DSE-1
Modern Banking Operations and Services (COD104)

Duration: 2hrs

Max Marks: 80

Instructions:

- 1) Start each question on a fresh page.
- 2) All questions are compulsory.
- 3) Figures to the right indicate maximum marks.
- 4) Answer sub-questions in Question 1 and 2 each in not more than 100 words
- 5) Answer Questions no.3 to Question no.6 each in not more than 400 words

Q 1. Answer ANY 4 of the following

(4x4=16)

- a) Write a short note on Bancassurance.
- b) Differentiate between factoring and forfaiting.
- c) Discuss Consumer finance.
- d) Explain any two types of International Banking
- e) What is meant by Demat Account Services?
- f) Explain the role of Indian Banks' Association.

Q 2. Answer ANY 4 of the following

(4x4=16)

- a) Explain any two types of Special Electromagnetic Cards.
- b) What do you mean by Control Mechanism?
- c) What is meant by Computer Audit?
- d) Explain Pradhan Mantri Jan-Dhan Yojana.
- e) What is International Banking?
- f) State any 4 benefits of Mergers and Acquisition of banks.

Q 3A. What is meant by factoring? Discuss the process of factoring

(12)

OR

B. Define Leasing Explain any five types of leasing

(12)

Q 4A. Explain the different requirements of the exporters.

(12)

OR

B. Elaborate on Banking policy practices for MSMEs in view of the MSME Act 2006.

(12)

Q 5A. Elucidate Information System Audit in banking.

(12)

OR

B. Explain the different types of threats in E-banking.

(12)

Q 6A. Explain the Recommendations of Rangarajan Committee for financial inclusion.

(12)

OR

B. Explain the merits and Demerits of Universal banking.

(12)