



B.Com. (Semester – V) Examination, April 2017
BANKING AND FINANCIAL SERVICES (Major – 1)
Modern Banking Operations and Services (New Course)

Duration : 2 Hours

Total Marks : 80

- Instructions :** 1) **All** questions are **compulsory**, however internal choice is available.
2) Figures to the **right** indicate **maximum** marks.
3) Start **each** new question on a fresh page.
4) Answers to questions 3 to 6 must be of approximately 400 words **each**.

1. Answer **any four** of the following in approximately 100 words **each** : (4×4=16)
- i) Explain Electronic Clearing System.
 - ii) Write a note on Consumer Loans.
 - iii) Explain the drawbacks of conventional payments and settlement system.
 - iv) Describe any four factors that are basic to Good Corporate Governance in Banks.
 - v) Explain the problems of mergers in banking sector.
 - vi) Describe the concept of securitization.
2. Answer **any four** of the following in approximately 100 words **each** : (4×4=16)
- i) Write a note on Cash Credit and Revolving Credit.
 - ii) Write a note on Portfolio and Wealth Management.
 - iii) Write a note on ATM card.
 - iv) Describe any two specialized committees that set up to improve Corporate Governance.
 - v) Explain the benefits of Core Banking.
 - vi) Write a note on Leasing.



3. a) Explain the different forms of Business Credit. 12
- OR
- b) Describe the different agency services performed by the banks. 12
4. a) Elaborate on Cheque Truncation as an efficient mode of electronic payment and settlement system ? 12
- OR
- b) Elaborate on National Electronic Fund Transfer and Real Time Gross Settlement as efficient electronic payment and settlement systems. 12
5. a) Explain the concept of Bancassurance and describe its advantages to banks and customers. 12
- OR
- b) Explain in detail the need, functions and importance of factoring. 12
6. a) Elaborate on the Financial Inclusion recommendation of Rangarajan Committee. 12
- OR
- b) What is Universal Banking ? Explain the merits and demerits of Universal Banking. 12