



**B.Com. (Semester – V) Examination, April/May 2019**  
**BANKING AND FINANCIAL SERVICES (Major – 1)**  
**Modern Banking Operations and Services**

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) Write a note on Deposit at call and short notice.
  - ii) Write a note on Portfolio and Wealth Management.
  - iii) Describe any two specialised committees that set up to improve Corporate Governance.
  - iv) Write a note on ECS.
  - v) Explain in brief the benefits of Core Banking.
  - vi) Write a note on Loan Syndication.
2. Answer **any four** of the following in approximately **100** words **each** : (4×4=16)
  - i) Write a note on Pigmy Deposit.
  - ii) Describe any four factors that are basic to Good Corporate Governance in Banks.
  - iii) Explain the benefits of Bancassurance.
  - iv) Explain the features of Current Deposit.
  - v) Explain in brief the various types of cyber crimes in banking.
  - vi) Enumerate the benefits of Universal Banking.
3. a) Describe the different agency services performed by the banks. 12  
OR  
b) What are Demand Deposits ? Describe the different forms of Demand Deposits. 12



4. a) Elaborate on the various electromagnetic cards issued by banks in India. 12

OR

- b) Elaborate on National Electronic Fund Transfer and Real Time Gross Settlement as efficient electronic payment and settlement systems. 12

5. a) Write an explanatory note on Merchant Banking. 12

OR

- b) What is Mutual Fund ? Explain the types of Mutual Fund Schemes. 12

6. a) Elaborate on the Financial Inclusion recommendation of Rangarajan Committee. 12

OR

- b) Explain in detail sound Corporate Governance practices in Banks. 12