



**B.Com. (Semester – V) Examination, October 2015**  
**BANKING & 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** of page.*  
4) *Answer to questions 3 to 6 must be approximately **400** words **each**.*

1. Answer **any four** of the following in approximately **100** words **each** : **(4×4=16)**
- i) Explain any two agency services that banks provide to their customers.
  - ii) Explain any two conventional systems of payment and settlement.
  - iii) Features of saving account.
  - iv) Explain the objectives of Mergers in banking sector.
  - v) Explain the functions of Merchant Bankers.
  - vi) Importance of Corporate Governance.
2. 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) Explain any two electromagnetic cards issued by banks.
  - iii) Write a note on portfolio and wealth management.
  - iv) Explain RTGS.
  - v) Explain any four factors that are basic to sound Corporate Governance.
  - vi) Explain the benefits of mergers in banking sector.
3. a) What are demand deposits ? Describe the different forms of demand deposits. **12**
- OR**
- b) Explain the different forms of Business Credit. **12**



4. a) Explain the various types of cyber crimes possible in banking. What steps can customers and banks take to protect themselves against such crimes ? 12

OR

- b) Elaborate on Electronic Clearing Services and National Electronic Fund Transfer as an efficient electronic payment and settlement system in India. 12

5. a) What is Mutual Fund ? Explain the types of Mutual Fund Schemes. 12

OR

- b) Write an explanatory note on Retail Banking. 12

6. a) What is Universal Banking ? Explain the merits and demerits of Universal Banking. 12

OR

- b) Elaborate on the Financial Inclusion recommendation of Rangarajan Committee. 12
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