



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
