



SS – 09

B.Com. (Semester – V) Examination, Oct./Nov. 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) *Answer sub-questions in Question No. 1 and 2 in not more than 100 words each.*

3) *Answer questions from questions 3 to 6 in not more than 400 words each.*

4) *Figures to the right indicate full marks to the question.*

1. Answer **any four** of the following :

(4×4=16)

- i) List out the primary and secondary functions of a bank.
- ii) What do you understand by flexi deposit ?
- iii) List out the various types of Agency services offered by the banks.
- iv) Differentiate between cheque and demand draft.
- v) What are security threats in electronic banking ?
- vi) Explain in brief the concept of core banking.

2. Answer **any four** of the following :

(4×4=16)

- i) Explain the concept of factoring.
- ii) What are the risks associated with the Mutual Funds ?
- iii) Enumerate the Benefits of Bancassurance.
- iv) What are the sound corporate governance practices the bank must follow ?
- v) List out the various reasons for merger in India.
- vi) Explain in short the disadvantages of Universal Banking.

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3. A) "Deposits accepted by banks differ from each other in respect of liquidity, safety and returns". In view of the same discuss the various types of deposits offered by banks to its customers.

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OR

- B) Elaborate the various types of remittances services provided by the banks to its customers in India.

4. A) How do you avail an Electronic Clearance System of banks ? Bring out the difference between Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT).

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OR

- B) What are the different types of Cyber Crimes we usually come across in banking sector ? In order to safeguard its customers from the same, which key security tactics the banks should take into consideration ?

5. A) Explain in detail the process of factoring and its Merits and Demerits.

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OR

- B) What role does the banks play in Portfolio Management ? Discuss the portfolio management process.

6. A) Discuss the recommendations of Rangarajan Committee on financial inclusion.

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OR

- B) What are the different ways in which mergers and acquisitions are taking place in India ? Discuss the current scenario of mergers in Indian banks.