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**T.Y.B.Com. Courses (CBCS) Ordinance (Semester-V)**  
**EXAMINATION OCTOBER 2019**  
**Banking & Financial Services Major I: Modern Banking Operations & Service**

**[Duration : Two Hours]****[Max. Marks : 80]****Instructions:**

1. **All** questions are **compulsory**, however **internal choice** is available.
2. Figures to the **right** indicate **maximum** marks to the questions.
3. Answer Q1 & Q2 in 100 words and Q3 to Q6 in 400 words.

- Q.1** Answer any four of the following **(4x4=16)**
1. What is wealth management?
  2. What is Loan syndication?
  3. What is retail banking?
  4. What is Demat account?
  5. What is wholesale banking?
  6. What are Remittance services?
- Q.2** Answer any four of the following **(4x4=16)**
1. What is core banking?
  2. What is MICR cheque?
  3. What is computer audit?
  4. What is financial inclusion?
  5. What are the objectives of merger and acquisition?
  6. What is green banking?
- Q.3** A. Explain the advantages of the leasing. **(12)**
- OR**
- B. Explain different types of mutual funds. **(12)**
- Q.4** A. Explain different types of funds and non fund based services offered by bank. **(12)**
- OR**
- B. Explain the role and functions of CIBIL. **(12)**
- Q.5** A. Explain various types of threats in e-banking. **(12)**
- OR**
- B. Explain different types of electromagnetic cards issued by bank. **(12)**
- Q.6** A. Explain the recommendations of Rangarajan Committee on financial Inclusion. **(12)**
- OR**
- B. Explain the benefits and problems of mergers and acquisition. **(12)**