



**B.Com. (Semester – V) Examination, October/November 2018**  
**BANKING & 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 Demat Account.
- ii) Explain the drawbacks of conventional payments and settlement system.
- iii) Explain the importance of corporate Governance.
- iv) Explain the benefits of mergers in banking sector.
- v) Explain the concept of Securitization.
- vi) Explain the concept of forfaiting.

2. Answer **any four** of the following in approximately **100** words **each**. **(4×4=16)**

- i) Write a note on Internet Banking.
- ii) Write a note on MICR Cheque.
- iii) Explain the importance of investing in Mutual Funds.
- iv) Write a note on Consumer Loans.
- v) What do you mean by Revolving Credit ?
- vi) Explain the problems of mergers in banking sector.

3. a) Explain the different forms of Business Credit.

**12**

**OR**

b) Write an explanatory note on the various types of Time Deposits accepted by bank.

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4. a) Elaborate on Cheque Truncation as an efficient mode of Electronic Payment and Settlement System. 12

OR

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

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

OR

- b) Explain the concept of Bancassurance and describe its advantages to banks and customers. 12

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

OR

- b) What is Universal Banking ? Explain the merits and demerits of Universal Banking. 12