



B.Com. (Semester – V) Examination, Oct./Nov. 2016
BANKING AND FINANCIAL SERVICES (Major – 1)
Modern Banking Operations and Services (New Course)

Duration : 2 Hours

Max. 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)**
- Explain the features of Hybrid/Flexi Deposit.
 - Write a note on Internet Banking.
 - Explain any two Electromagnetic cards issued by banks.
 - Write a note on Loan Syndication.
 - Explain the concept of Securitization.
 - Explain the merits of Universal Banking.
2. Answer **any four** of the following in approximately **100** words **each**. **(4×4=16)**
- Explain two types of Business credit.
 - Describe any two Specialized Committees that banks set up to improve corporate governance.
 - Explain the various types of cyber crimes in banking.
 - Explain the concept of forfeiting.
 - Explain two types of Working Capital finance provided to business enterprises.
 - Explain the concept of corporate Governance.



3. a) Describe the features and advantages of Pigmy Deposit. 12
OR
b) Write a detail note on the various types of Retail Credit. 12
4. a) Elaborate on Cheque Truncation as an efficient mode of Electronic Payment and Settlement System. 12
OR
b) What is Core Banking ? Explain the Objectives and Benefits of Core Banking. 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 of Rangarajan Committee. 12
OR
b) Explain the concept of Mergers and Acquisition of banks and describe its objectives, advantages and problems. 12