

Vidya Vikas Mandal's  
 Shree Damodar College of Commerce & Economics, Margao-Goa  
 TY B.Com, Semester-V, Semester End Examination, January 2021  
**Banking & Financial Services (DSE-1)**  
 Modern Banking Operations and Services (COD104)

**Duration: 2hrs**

**Max Marks: 80**

**Instructions:**

1. Start each question on a fresh page.
2. All questions are compulsory.
3. Figures to the right indicate maximum marks.
4. Answer sub-questions in Question 1 and 2 each in not more than 100 words
5. Answer Questions no.3 to Question no.6 each in not more than 400 words

**Q 1. Answer ANY4 of the following** **(4x4=16)**

- a) Write a short note on Merchant Banking.
- b) Differentiate between factoring and forfaiting.
- c) Discuss Consumer finance.
- d) Explain any two types of International Banking
- e) What is meant by Demat Account Services.
- f) Explain the role of Indian Banks' Association.

**Q 2. Answer ANY4 of the following** **(4x4=16)**

- a) Explain the importance of Bank Computerization.
- b) What do you mean by Control Mechanism?
- c) What is meant by Computer Audit?
- d) Explain Pradhan Mantri Jan-Dhan Yojana.
- e) Differentiate between Green Banking and Shadow Banking
- f) What is International Banking?

**Q 3A. Explain the different types of Mutual Funds.** **(12)**  
 OR

**B. Define Securitization. Explain the process of Securitization**

**Q 4A. Explain different Fund based and Non fund based services.** **(12)**  
 OR

**B. Define Remittance Services? Explain different types of Remittance Services.**

**Q 5A. What is meant by Electromagnetic Cards? Explain any 5 types of Special Electromagnetic Cards.** **(12)**

OR

**B. Explain the different types of threats in E-banking.**

**Q 6A. Explain the Recommendations of Rangarajan Committee for financial inclusion. (12)**

**OR**

**B. Explain the Rationale for Mergers and Acquisition in Indian banking.**