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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)**

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T.Y.B.Com Courses (CBCS) Ordinance (Semester V)
EXAMINATION OCTOBER 2019
Banking & Financial Services Major 2 : Bank Management

[Duration : Two Hours]

[Max. Marks: 80]

Instruction :

- 1) All questions are compulsory however internal choice is available
- 2) Answer sub- questions in Questions 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 maximum marks to the questions.

Q.1 Answer any four of the following 4X4=16

- a) Explain the significance of Deposits and Borrowings
- b) Explain any four financial disclosure requirements of banks
- c) Explain the components of income side of banks Profit and Loss Account
- d) Explain the objectives of Asset – Liability Management
- e) Explain any four objectives of Loan policy
- f) Explain in brief the functions of Treasury

Q.2 Answer any four of the following 4X4=16

- 1) Briefly explain the Risk Process
- 2) What is Capital? State the components of Bank Capital
- 3) Explain any four Pricing Objectives in bank
- 4) Explain the role of Direct Selling Agent and Direct Marketing Agent
- 5) Write a short note on Consumer Protection Councils.
- 6) Explain any four functions of Marketing Information System

Q.3 A) Following balances are extracted from the books of XYZ Bank Ltd. For the year ended 31st March 2018 you are required to prepare the statement of Profit and Loss Account. 12

Particulars	Amount
Interest on cash credits	4,80,000
Interest on fixed deposit	5,96,000
Interest on loan	5,60,000
Establishment expenses	1,20,000
Audit fees	10,000
Commission charged	14,000

Interest on Overdrafts	1,20,000
Interest on saving bank accounts	1,44,000
Postage and telegram	4,000
Printing and stationary	6,000
Rent and taxes	44,000
Sundry expenses	4,000
Discount on bills discounted	3,30,000

Additional information :

1) Make a provision of Rs.60,000 for doubtful debts

OR

B) Explain the components which appear on the Asset and Liabilities side of bank Balance Sheet. 12

Q.4 A) What is Treasury Operations? Explain the various Treasury Products available in market. 12

OR

B) Discuss the Asset – Liability Management Framework in banks in India. 12

Q.5 A) Define Risk. Elaborate in detail different types of Risks in Banks. 12

OR

B) Discuss in brief the various Methods of Pricing of Deposits 12

Q.6 A) Explain the various Marketing strategies adopted by Banks in Marketing 12

OR

B) Explain the Procedure for Redressal of Grievances under Banking Ombudsman scheme. 12

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**T.Y. B.com Semester V (CBCS) Ordinance
EXAMINATION OCTOBER 2019
Banking & Financial Services Major III : Banking in India**

[Duration : 2 Hours]

[Total Marks :80]

- Instructions:** Please check whether you have got the right question paper.
- 1) All questions are **compulsory**. However internal choice is available.
 - 2) Answer sub-questions in question 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 maximum marks to the question.

- Q.1 Answer **any four** of the following: (4x4=16 Marks)
- 1) Differentiate between banks and NBFC's
 - 2) Write a short note on role of NBFC's.
 - 3) What is the role of commercial banks in Agriculture and Rural development?
 - 4) Write a short note on Micro-finance through Self-Help Groups?
 - 5) What are the problems faced by Regional Rural Banks?(Any 4)
 - 6) Classification of Agricultural financing on the basis of mode of lending and time.
- Q.2 Answer **any four** of the following: (4x4=16 Marks)
- a) Write a short note on Strategic Debt Restructuring (SDR)
 - b) What were the observations of Narasimham Committee I (1991)
 - c) Explain in brief the classification of Non-Performing Assets.
 - d) Differentiate between Working Capital and Term Finance. (Any 4)
 - e) Write any four problems faced by SME's
 - f) Write the functions of EDC.
- Q.3 X) Explain the various regulation on NBFC's in India. (12 Marks)
OR
Y) Explain the various types of NBFC's in India. (12 Marks)
- Q.4 X) What are the various causes of Non-Performing Assets? (12 Marks)
OR
Y) Explain the recommendations of Narasimham Committee-I. (12 Marks)
- Q.5 X) Explain the functions of NABARD. (12 Marks)
OR
Y) What are the various problems faced by Co-operative Credit Societies? (12 Marks)
- Q.6 X) What role is played by small and Medium Enterprises in the Indian Economy? (12 Marks)
OR
Y) What is the role played by SIDBI in financing industry? (12 Marks)

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**T.Y.B.com Semester V (CBCS) Ordinance
EXAMINATION Oct/Nov 2019**

Banking and Financial Services 4 : Foreign Exchange - Foreign Trade and International Finance

[Duration : Two Hours]

[Total Marks :80]

Instructions:-

- 1) All questions are compulsory, however internal choice is available.
- 2) Answer sub questions in question 1 and 2 in not more than 100 word each.
- 3) Answer questions from question 3 to 6 in not more than 400 words each.
- 4) Figures to the right indicate maximum marks to the questions.

Q.1 Write short note on any 4 of the following:

(4X4=16)

- a) Components of Forex Market.
- b) Purchasing Power Parity.
- c) Floating Exchange Rate.
- d) Petro Dollar Market.
- e) Off-shore finance.
- f) Different types of NRI Accounts.

Q.2 Answer any 4 of the following:

(4X4=16)

- a) What is Bill of lading? State different types of Bill of Lading.
- b) What are syndicated loans?
- c) Explain the functions of Export Import Bank of India.
- d) Explain any 4 guarantees issued by Export Credit Guarantee Corporation.
- e) What are the features of Letter of Credit?
- f) 1 Pound = US Dollar 1.4560
1 US Dollar = Yen 123.25
Calculate Cross Rate for Pounds in Yen terms.

Q.3 X) Explain the following concepts with examples.

(12)

- a) Forward Rate
- b) Spot rate
- c) Speculation
- d) Swap

OR

Y) What are the arguments in favour and against Floating Exchange Rate?

(12)

Q.4 X) Explain the Euro-Currency Market and Asian Currency Market.

(12)

OR

Y) What the Pre-shipment Finance? Explain different types of Pre-shipment Finance.

(12)

- Q.5** X) Explain in detail EXIM Bank's Lending policies to exporters. (12)
OR
Y) Define letter of credit. Explain in detail different types of letter of credit. (12)
- Q.6** X) i) Discuss in detail different methods of quotation. (6)
ii) Distinguish between spot rate and forward rate with example. (6)
OR
Y) What are the various factors affecting the Foreign Exchange Rate? (12)