

Vidya Vikas Mandal's  
 Shree Damodar College of Commerce & Economics, Margao-Goa  
 TY B.Com Semester-V, Semester End Examination November 2023  
**BANKING & FINANCIAL SERVICES (DSE-1)**  
**Modern Banking Operations and Services (COD104)**

**Duration: 2hrs****Max Marks: 80****Instructions:**

- 1) Start each question on fresh page.
- 2) Figures to the right indicate maximum marks.
- 3) Answer sub-questions in question 1 & 2 in 100 words each.
- 4) Answer question numbers 3 to 6 in 400 words each.

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

- a. Elaborate on Merchant Banking
- b. Explain Financial Lease.
- c. Describe Wealth Management.
- d. Examine Banking Ombudsman Services
- e. State and explain any two types of Demat accounts.
- f. Elaborate on Remittance Services.

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

- a. Explain the concept of Core Banking?
- b. State and explain any two types of Control Mechanism.
- c. Explain Computer Audit.
- d. Elaborate Universal Banking
- e. Explain horizontal and vertical mergers.
- f. Discuss Shadow Banking

**Q 3A. What is meant by factoring? Discuss the process of factoring.****(12)**

OR

**B. Explain the different types of Mutual Funds****(12)****Q 4A. Explain the different requirements of the exporters****(12)**

OR

**B. Elaborate on Banking policy practices for MSMEs in view of the MSMED Act 2006. (12)**

Q 5A. Define Electromagnetic Cards? Explain any 5 types of Special Electromagnetic Cards.  
OR

B. Explain the different types of threats in E-banking. (12)

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

OR

B. Explain the merits and Demerits of Universal banking. (12)