

Total No. of Questions: 6

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Enrollment No.....



Faculty of Commerce
End Sem Examination Dec-2023
CM3EB04 Banking & Financial Services

Programme: B.Com. (Hons.) Branch/Specialisation: Commerce

Duration: 3 Hrs.

Maximum Marks: 60

Note: All questions are compulsory. Internal choices, if any, are indicated. Answers of Q.1 (MCQs) should be written in full instead of only a, b, c or d. Assume suitable data if necessary. Notations and symbols have their usual meaning.

- Q.1 i. We should keep our savings with banks because: **1**
(a) It is safe
(b) Earns interest
(c) Can be withdrawn anytime
(d) All of these
- ii. Who is the present Governor of RBI? **1**
(a) K.C. Chakrabarty (b) Shaktikanta Das
(c) Raghuram Rajan (d) None of these
- iii. Account payee cheques can be paid: **1**
(a) At cash counter of Bank
(b) At ATM
(c) By deposit in Bank account
(d) None of these
- iv. When a deposit of money is received by the banker, the customer **1**
becomes the _____.
(a) Debtor (b) Creditor
(c) Customer (d) Lender
- v. Which of the following is not a regulatory institution in Indian **1**
financial system?
(a) RBI (b) CIBIL (c) SEBI (d) IRDA
- vi. Which of the following is not the example of informal lenders? **1**
(a) Banks (b) Employers
(c) Relatives (d) Friend

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vii.	NEFT full form is:	1
	(a) National Electronic Funds Transfer	
	(b) National Economic Funds Transfer	
	(c) National ecommerce Funds Transfer	
	(d) All of these	
viii.	RTGS full form is:	1
	(a) Real time gross settlement	
	(b) Real time gain settlement	
	(c) Reel time gross set	
	(d) None of these	
ix.	Who establishes the Mutual Fund in India?	1
	(a) Securities Exchange Board of India	
	(b) Asset Management Company	
	(c) Sponsor	
	(d) Shareholders	
x.	What is Retail Banking?	1
	(a) Banking deals with individuals and lends them money	
	(b) Banking targeted at corporates	
	(c) Banking focused towards weaker class segment	
	(d) Banking deals with wholesalers for deposits source	
Q.2	i. Explain the term banking.	2
	ii. Explain the structure of banking in India.	3
	iii. Describe the functions of commercial banks in detail.	5
OR	iv. Explain the different types of financial services in India.	5
Q.3	i. What do you mean by partnership firm?	2
	ii. Explain in detail about the procedure of opening and operating accounts of different customers.	8
OR	iii. Describe the meaning and operations of joint account holders.	8
Q.4	i. What is scrutinization of standard assets?	3
	ii. What is the difference between secured and unsecured advances?	7
OR	iii. Explain the different principles of sound lending.	7
Q.5	i. Explain immediate payment services.	4

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	ii.	Write a short note on:	6
		(a) E-Cheques (b) Wallets	
OR	iii.	Explain the procedure of online clearing system.	6
Q.6		Attempt any two:	
	i.	Write a short note on:	5
		(a) Factoring (b) Forfeiting	
	ii.	Write a short note on:	5
		(a) Mutual Fund (b) Loan syndication	
	iii.	Write a short note on:	5
		(a) Merchant Banking (b) Investment Banking	

Scheme of Marking

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Q.1	i)	d) All of above	1	Q.4	i.	What is scrutinization of standard assets?	3
	ii)	(b) Shaktikanta Das	1		ii.	As per explanation	
	iii)	c) By deposit in Bank account	1	OR	iii.	Any five difference between secured and unsecured advances	7
	iv)	b) Creditor	1		Any six principles of sound lending.	7	
	v)	B)CIBIL	1	Q.5	i.	Explain immediate payment services.	4
	vi)	A)BANKS	1		ii.	As per explanation	
	vii)	a) National Electronic Funds Transfer	1	Write a short note on:	6		
	viii)	a) Real time gross settlement	1	(a) E-Cheques	3 marks		
	ix)	c) Sponsor	1	(b) Wallets	3 marks		
	x)	(a)Banking deals with individuals and lends them money.	1	OR	iii.	Explain the procedure of online clearing system.	6
Q.2	i.	Explain the term banking.	2	Q.6		Attempt any two:	
	ii.	As per explanation			i.	Write a short note on:	5
	iii.	Explain the structure of banking in India.	3	(a) Factoring	2.5 marks		
	OR	iv.	Any five functions of commercial banks	5	ii.	Write a short note on:	5
		Five different types of financial services in India.	5	iii.	Write a short note on:	5	
							(a) Merchant Banking
		1 mark for each	(1 mark * 5)		(b) Investment Banking	2.5 marks	