

Exam. Code : 109103

Subject Code : 8091

B.Com. (Hons.) 3rd Semester

BANKING & FINANCIAL SYSTEM

Paper—I (Group—I)

Time Allowed—Three Hours] [Maximum Marks—50

Note :—(1) Attempt any **TEN** questions from Section A. Each question carries **1** mark. Answer to each question should be in upto **five** lines in length.

(2) Attempt any **TWO** questions each from Section B and Section C. Each question carries **10** marks. Answer to each question should not exceed **five** pages in length.

SECTION—A

1. Write notes on the following :

- (i) Reserve Money
- (ii) Role of Cooperative Banks
- (iii) Flexi Deposit Schemes
- (iv) Special Power of Attorney
- (v) Know your customers
- (vi) State two common modus operandi used for money laundering
- (vii) Bearer Cheque
- (viii) Blank Endorsement

- (ix) Difference between pledge and hypothecation
- (x) Consumer Loan
- (xi) Financial Inclusion
- (xii) Collecting Bank.

SECTION—B

2. (i) Differentiate between the investment and lending functions of a bank.
(ii) Discuss in detail the structure of banking in India.
3. Discuss in detail the importance of anti-money laundering. Also discuss in detail the extent upto which government has been able to stop money laundering activities.
4. Discuss the main functions of money i.e. primary, secondary and tertiary.
5. (i) Discuss in detail the ancillary services provided by a Bank.
(ii) Differentiate between Mandate and Power of Attorney.

SECTION—C

6. Discuss in detail the features of Home Loans and Personal Loans.
7. Discuss in detail the features and formalities involved in various modes of creating charge on assets.
8. Discuss in detail the responsibilities of the paying bank.
9. Discuss any two credit products meant to help industry in meeting term capital requirement.