

Exam. Code : 107305

Subject Code : 2148

B.Com. (Prof.) Semester—V
PRINCIPLES AND PRACTICE OF BANKING
Paper—BCP-542

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :—Attempt any **TEN** Parts. Each part carries **1** mark.

1. (i) Full form of HDFC bank
- (ii) Bill Discounting
- (iii) Flexi account
- (iv) Floating Charge
- (v) Cash Credit
- (vi) Cheque vs Draft
- (vii) NEFT
- (viii) Debit card vs Credit card
- (ix) Factoring
- (x) Bancassurance
- (xi) Open ended vs Close ended mutual fund
- (xii) Modern Name of UTI bank.

SECTION—B

Note :—Attempt any **TWO** questions. Each carries **10** marks.

2. Write the detailed procedures of account opening for companies, trusts and societies.
3. Write in detail all the principles of lending.
4. Write different types of documents and documentation procedures for commercial banks.
5. Write in detail different modes of charging.

SECTION—C

Note :—Attempt any **TWO** questions. Each carries **10** marks.

6. Explain in detail all the electronic products offered by banking sector.
7. Write a detailed note on electronic fund transfer system.
8. Write a detailed note on securitisation in Indian banking sector.
9. (a) Factoring
(b) Bancassurance.