

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.