



Name:

Enrolment No:

UPES

End Semester Examination, December 2023

Course: Banking Services and Operations

Program: B.COM. LLB (HONS)

Course Code: FINC1020

Semester: I

Time : 03 hrs.

Max. Marks: 100

SECTION A

5Qx2M=10Marks

S. No.	Multiple Choice Questions	Marks	CO
Q 1	How does E-banking impact traditional brick-and-mortar banks? a) It has no effect on traditional banks. b) It makes physical branches more important. c) It reduces the need for physical branches. d) It completely replaces traditional banking services.	2	CO1
Q2	The SHGs (Self-Help Groups) in rural banking primarily focus on: a) Facilitating individual high-value loans b) Collective savings and credit facilities for small entrepreneurs c) Providing luxury financial services d) Investing in large-scale infrastructure projects	2	CO1
Q3	Cooperative banks are typically owned and controlled by: a) Government bodies b) Shareholders c) Employees d) Members of the bank	2	CO2
Q4	How does a lenient credit policy affect a business's cash flow? a) Improves cash flow due to increased sales b) Reduces cash flow due to delayed payments c) Has no impact on cash flow d) Causes bankruptcy	2	CO2
Q5	What is the predominant color of the Rs. 50 Indian currency note? a) Blue b) Green c) Red d) Pink	2	CO2

SECTION B 4Qx5M= 20 Marks			
	Attempt all the question		
Q1	Outline and discuss the key steps involved in the securitization process from a banking perspective?	5	CO3
Q2	What is financial inclusion. How does NABARD contribute to financial inclusion in rural areas?	5	CO2
Q3	How do banks tailor financial solutions for corporate clients based on their specific needs and industry requirements?	5	CO3
Q4	What are the major challenges typically faced in loan syndication, and how can they be addressed or mitigated?	5	CO2
SECTION-C 2Qx10M=20 Marks			
	Attempt all the question		
Q1	How has the evolution of customer relationship banking transformed traditional banking practices?	10	CO3
Q2	What are the regulatory guidelines and standards that banks must adhere to reduce NPAs?	10	CO4
SECTION-D 2Qx25M= 50 Marks			
	Attempt all the question		
Q1	Explain the different types of e-banking services, including online banking, mobile banking, and electronic funds transfer? How do these services work, and what are their advantages and disadvantages?	25	CO4
Q2	What are the key challenges and opportunities associated with providing banking services in rural areas? How do these differ from urban banking challenges?	25	CO3