B. COM. DEGREE EXAMINATION - NOVEMBER 2024
HONOURS
THIRD SEMESTER

COURSE   :   MAJOR CORE
PAPER   :   BANKING AND FINANCIAL SERVICES
SUBJECT CODE :   23BH /MC/BF34
TIME   :   3 HOURS   MAX. MARKS: 100

Q. No.	SECTION A	CO	KL
	Answer all questions: (5 x 2=10)	**CO**	**KL**
1	Define Investment Banking.	1	1
2	Expand NSDL and CDSL.	1	1
3	Describe the term Housing finance in India.	1	1
4	What is forfeiting?	1	1
5	Write a note on Venture capital.	1	1
	SECTION B		
Q. No.	**Answer any four questions:** (4 x 5=20)	**CO**	**KL**
6	Explain the types and functions of Investment Banks.	2	2
7	Describe factoring and its types.	2	2
8	Discuss the reverse mortgage loan in Housing finance.	2	2
9	Classify the types and list the functions of NBFC s.	2	2
10	Write a short note on NGO and SHG Mechanism in Micro Finance.	2	2
11	Explain the different types of leasing.	2	2
	SECTION C		
Q. No.	**Answer all questions:** (4 x 10=40)	**CO**	**KL**
12.(a)	Demonstrate underwriting in book built and fixed price offers.	3	3
	(or)		
12.(b)	Identify and explain the SEBI guidelines relating to Stock Broking services.	3	3
13.(a)	Distinguish between factoring and forfeiting.	3	3
	(or)		
13.(b)	Discuss the benefits and issues of Securitisation.	3	3
14.(a)	Explain the types of housing loans.	4	4
	(or)		
14.(b)	Examine the meaning and types of Securitised Assets.	4	4
15.(a)	Distinguish between Leasing and hire purchase.	4	4
	(or)		
15.(b)	Explain Credit Rating, its process and working of CRISIL.	4	4
	SECTION D		
Q. No.	**Answer any one question:** (1 x 15=15)	**CO**	**KL**
16	a) Evaluate the Role of depositories and their Services. b) Explain the advantages of Depository system.	5	5
17	Explain Issue Management in Merchant Banking.	5	5

Q.No.	SECTION E		CO	KL
	CASE STUDY (COMPULSORY): (1 x 15 = 15)			
18	Lynx Analytics is applying data science to help digital banks motivate new, digital-only customers to use their app-based accounts. It created an AI targeting engine that closely tracks the customer journey for each user and feeds the findings into hyper-personalized reward campaigns. In just a few months, the approach has dramatically increased the pace of customer account activations, transactions, deposits, and lending for multiple digital banks.		5	6
	Data science techniques are employed in conjunction with targeted engagement campaigns, to reduce customer acquisition costs and improve the customer activation ratio (AR)—the proportion of customers, among all account holders, who complete the "Know Your Customer" activation process and successfully transact, take a loan, or fund their accounts.			
	A multitude of global financial institutions have recently introduced digital only banking services targeting the tech-savvy younger generation of consumers in countries across South-East Asia, such as Malaysia, Indonesia, Myanmar, and the Philippines. The banks are targeting customers on digital channels, offering services strictly via free smartphone apps, and using digitally interactive channels to engage with customers. The approaches yield a rich feed of data, but the data must be used effectively to achieve the highest customer satisfaction. While most consumers are eager to download such apps, a significant proportion do not become active. They do not transact with the account in the first few days, or weeks, and the banks essentially lose engagement with these customers after the initial transaction. Lynx Analytics therefore co-developed solutions with different banks' internal data science teams to help spur customers to use their accounts, stay engaged, and adopt more services. Also, importantly, the solution needed to highlight repeated long-term engagement with satisfied customers, as digital banks are aiming to outperform traditional banks in the domain of customer satisfaction.			
	1. Name the new technology which was focused by Lynx and why? **(5 marks)**			
	2. Explain the objectives of Lynx in detail. **(5 marks)**			
	3. Describe the challenges faced by Lynx and how did they overcome? **(5 marks)**			

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