

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
FY B.Com, Semester-I, : Supplementary Examination June 2023 ;
Banking I (GE I)

Duration: 2hrs

Max Marks: 80

Instructions:

- 1) Start each question on fresh page.
- 2) Figures to the right indicate maximum marks.
- 3) Answer sub questions under question number 1 and 2 in not more than 100 words each.
- 4) Answer sub questions under question number 3, 4, 5, and 6 in not more than 400 words each.

Q1. Answer any four of the following.

(4x4 = 16Marks)

- a. Explain the important features of a Recurring Deposit.
- b. Discuss any two points of importance of bank deposits.
- c. Summarize any two advantages of a fixed deposit.
- d. Discuss the concept of Regional Rural Banks and their important features.
- e. Compare the differences between scheduled banks and unscheduled bank.
- f. Discuss the State Bank of India and its associate banks.

Q2. Answer any four of the following.

(4x4 = 16Marks)

- a. Explain any two objectives of retail banking.
- b. Discuss any two principles of Customer relationship management in banking.
- c. Summarize the basis of pricing of retail banking products.
- d. Describe what special care should be taken when opening the bank account of an illiterate person, by the banker.
- e. Summarize the formalities for closing a bank account by the bank.
- f. Explain a demand draft and procedure to issue it.

Q3. A. Discuss the different systems of banking.

(12 marks)

OR

B. Explain in detail the lending facilities offered by banks.

(12 marks)

Q4. A. Describe the importance of lending by banks.

(12 marks)

OR

B. Summarize the principles of sound lending and credit management.

(12 marks)

Q5. A. Compare the features of NRE and NRO accounts and explain as to who is allowed to open these types of accounts.

(12 marks)

OR

B. Point out some of the important KYC guidelines prescribed by the RBI? (12 marks)

Q6. A. Explain in detail the different products offered by retail banks. (12 marks)

OR

B. Discuss customer relationship management in banking and its importance. (12 marks)