

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
FY B.Com, Semester-II (Supplementary Examination June 2023
Banking II (GE 2)
Truncated Syllabus - 2021-22

Duration: 2hrs**Max Marks: 80****Instructions:**

1. Start each question on a fresh page.
2. Figures to the right indicate maximum marks.
3. Answer sub questions under question number 1 and 2 in about 100 words each.
4. Answer sub questions under question number 3, 4, 5, and 6 in about 400 words each.

Q1. Answer any four of the following. (4X4 =16 marks)

- a. Discuss the debtor-creditor relationship between the banker and customer.
- a. Summarize why branch banking is preferred over branchless banking.
- b. Discuss the banker's obligation to maintain secrecy of customer's accounts.
- a. Describe the banking payment intermediaries.
- c. Clarify the idea of core banking.
- a. Explain any one conventional payment system.

Q2. Answer any four of the following. (4X4 =16 marks)

- a. Clarify the purpose of financial statements of a bank for various stakeholders.
- a. Discuss the idea of capital adequacy ratio.
- b. Summarize the CAMELS approach to financial ratio analysis.
- a. Describe the Banking ombudsman scheme introduced by the RBI.
- c. Explain the drawbacks of conventional payment systems.
- a. Discuss Paperless banking.

Q3. A. Describe the rights of a Banker. (12 marks)

OR

B. Describe the obligations of a Banker to the customers. (12 marks)

Q4. A. Discuss the drawbacks of conventional payment systems in banks. (12 marks)

OR

B. Discuss the various electronic payment and fund transfer systems. (12 marks)

Q5. A. Discuss the concepts of liquidity ratios and productivity ratios in detail. (12 marks)

OR

B. Explain the assets and liabilities of a bank. (12 marks)

Q6. A. Explain the impact of IT on the banking sector. (12 marks)

OR

B. Discuss the Banking Regulations Act of India. (12 marks)