

**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)**

**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.
- b. Summarize priority banking.
- c. Discuss the banker's obligation to maintain secrecy of customer's accounts.
- d. Describe the banking payment intermediaries in short.
- e. Clarify the idea of core banking.
- f. Explain the impact of Information Technology on the banking sector.

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

- a. Clarify the purpose of financial statements of a bank for various stakeholders.
- b. Discuss the limitations of ratio analysis.
- c. Summarize the CAMELS approach to financial ratio analysis.
- d. Clarify the Banking ombudsman scheme introduced by the RBI.
- e. Explain about the Banking Regulations Act of 1949.
- f. Discuss the objectives of RBI Act, 1934.

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

**OR**

**B. Discuss the termination of the relationship between a banker and customer. (12 marks)**

**Q4. A. Discuss Conventional payment systems in banks and their drawbacks. (12 marks)**

**OR**

**B. Summarize the recent trends and developments in banking and payment 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 SARFAESI Act, 2002 and its functions and objectives. (12 marks)**

**OR**

**B. Discuss the Second Generation reforms in the Indian banking sector. (12 marks)**