

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
FY B.Com, Semester-I, Semester End Examination November 2022
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 =16 marks)**

- a. Explain in short the important features of a Fixed Deposit.
- b. Name and describe any two points of importance of bank deposits.
- c. Discuss the advantages of a hybrid/flexi deposit.
- d. Describe the concept of nationalized banks and Nationalization of Banks.
- e. Discuss the meaning and definition of a bank.
- f. Summarize about the SBI and its associate banks.

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

- a. Explain any two types of different retail banking products.
- b. Discuss any two principles of Customer relationship management in banking.
- c. Describe the objectives of pricing of retail banking products.
- d. Summarize the special care that should be taken when opening a minor's bank account by the banker.
- e. Explain in short the formalities for opening a bank account.
- f. Name the 4 types of cheques and explain them in one line each.

Q3. A. Summarize the various functions of RBI.**(12 marks)****OR****B. Explain the different systems of banking.****(12 marks)****Q4. A. Describe the principles of sound lending and credit management.****(12 marks)****OR****B. Discuss the different lending facilities offered by banks.****(12 marks)****Q5. A. Point out the important KYC guidelines prescribed by the RBI.****(12 marks)****OR****B. Compare the NRE and NRO savings accounts and explain as to who is allowed to open these types of accounts.****(12 marks)**

- Q6. A. Discuss the importance of retail banking. (12 marks)
- OR
- B. Summarize what is customer relationship management in banking, and its objectives. (12 marks)