

Vidya Vikas Mandal's
 Shree Damodar College of Commerce & Economics, Margao-Goa
 FY B.Com, Semester-II, Supplementary Examination August 2022
 GE-2 Banking II (COG 111)

Duration: 2hrs

Max Marks: 80

Instructions:

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

Q1) Answer **ANY FOUR** of the following:

(4x4=16)

- a) Describe global banking.
- b) Elaborate on any two rights of a banker.
- c) Explain the concept of branchless banking.
- d) Discuss mobile banking.
- e) Elaborate on RuPay as a banking payment intermediary.
- f) State any four drawbacks of the conventional banking system.

Q2) Answer **ANY FOUR** of the following:

(4x4=16)

- a) Explain about note and coin counting machines in banks.
- b) Elaborate on any two assets of a bank.
- c) Explain the significance of financial statements.
- d) In 2012, Bank of Baroda had non-interest expenses of Rs. 87,00,213 and net revenue of Rs. 1, 23,24,956 while in 2018, it had non-interest expenses of Rs. 1,15,30,000 and net revenue of Rs. 3, 50,62,300. Calculate and comment on the efficiency ratio during both years for Bank of Baroda.
- e) Explain any two objectives of the Banking Regulation Act of 1949.
- f) State on any four functions of the RBI Act of 1934.

Q3) (A) Explain the different types of a banker customer relationship.

(12)

OR

(B) Elaborate on paperless banking.

(12)

Q4) (A) Elaborate on RTGS as a system of electronic fund transfers in India.

(12)

OR

(B) Critically evaluate the role of ATMs in the banking sector.

(12)

Q5) (A) Elaborate on the CAMELS approach. (12)

OR

(B) (i) Define Capital Adequacy Ratio. Calculate CAR for the following: (6)
State Bank of India has Rs. 5,00,00,000 in tier I capital and Rs. 70,00,000 in tier II capital. It also has loans that have been weighted and calculated as Rs. 9,00,00,000.

(ii) Define Credit Deposit(CD) Ratio. Calculate CD ratio for HDFC bank in 2020 based on the following information: (6)

| | Particulars | In Lakh Rupees |
|---|----------------------|----------------|
| A | Deposits | |
| | Demand Deposits | 324 |
| | Saving Bank Deposits | 76 |
| | Term Deposits | 97 |
| B | Advances | |
| | Cash Credit | 246 |
| | Unsecured Loans | 27 |
| | Secured Loans | 32 |
| | Term Loans | 176 |

Q6) (A) Discuss about debit cards in the banking sector. (12)

OR

(B) (i) Elaborate on current ratio, acid test ratio and net working capital as liquidity ratios. (6)

(ii) IDFC bank's current assets= Rs. 40,00,000, inventories= Rs. 25,00,000, current liabilities= 9,00,000. Calculate current ratio, acid test ratio and net working capital based on the given information. (6)