

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**FY B.Com, Semester-II, Supplementary Examination August 2022**  
**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) Explain any two duties of a banker.
- (b) Explain the features of global banking.
- (c) Explain any two disadvantages of priority banking.
- (d) Explain any four parts of an ATM.
- (e) Elaborate on any two disadvantages of a credit card.
- (f) Differentiate between the conventional and modern systems of banking. (Four points)

Q2) Answer ANY FOUR of the following:

**(4x4=16)**

- (a) Explain the microfiche system of storage in banks.
- (b) Elaborate on the importance of financial statements.
- (c) Explain any two assets of a bank.
- (d) For IDFC bank, the gross NPAs are Rs. 65,00,000, Gross advances are Rs. 9,87,00,000, Net NPAs are Rs. 25,45,000, net advances are Rs. 6,45,00,000 . Calculate Gross NPA ratio and Net NPA ratio.
- (e) List out any four functions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (f) Explain any four objectives of the Banking Regulation Act of 1949.

Q3) (A) Explain forms of a banker-customer relationship.

**(12)****OR**

(B) Elucidate on paperless banking.

**(12)**

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

**(12)****OR**

(B) Explain banking payment intermediaries in India.

**(12)**

Q 5) (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.

(6)

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

	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) Elaborate on mobile banking.

(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)