

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
FY B.Com, Semester-II, Semester End Examination April 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 trustee-beneficiary relationship between the banker and customer.
- b. Summarize why branch banking is preferred over branchless banking.
- c. Discuss the banker's right of general lien.
- d. Describe the banking payment intermediaries.
- e. Clarify the idea of internet banking.
- f. 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.
- b. Discuss the idea of capital adequacy ratio.
- c. Summarize the CAMELS approach to financial ratio analysis.
- d. Describe the Banking ombudsman scheme introduced by the RBI.
- e. Explain about the Banking Regulations Act of 1949.
- f. Discuss the objectives of the SARFAESI Act.

Q3. A. Describe the obligations of a Banker to the customers.**(12 marks)****OR****B. Discuss the termination of a relationship between a banker and customer.****(12 marks)****Q4. A. Discuss impact of information technology on the banking sector.****(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 revenues and expenses of a bank.****(12 marks)****Q6. A. Explain the RBI Act 1934, with its functions and objectives.****(12 marks)****OR****B. Discuss the concept of negotiable instruments and different types of negotiable instruments.****(12 marks)**