

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)