

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**FY B.Com, Semester-II, Semester End Examination June 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) Explain any two rights of a banker.
- b) State any four benefits of paperless banking.
- c) Explain the features of global banking.
- d) Explain any four parts of an ATM
- e) Elaborate on any two advantages of a debit 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 liabilities 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 priority 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 (CAR). Calculate CAR for the following:

Bank of India has Rs. 6,00,00,000 in tier I capital and Rs. 65,00,000 in tier II capital. It also has loans that have been weighted and calculated as Rs. 8,57,00,000. (6)

(ii) Define Credit Deposit (CD) ratio. The following information is given for Bank of India in 2020. Calculate the Credit Deposit Ratio: (6)

Particulars		(In Lakh Rupees)
A	Deposits	
	Demand Deposits	457
	Saving Bank Deposits	95
	Term Deposits	200
B	Advances	
	Cash Credit	425
	Unsecured Loans	20
	Secured Loans	53
	Term Loans	201

Q6) (A) Elaborate on mobile banking.

(12)

OR

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

(ii) Calculate current ratio, acid test ratio and net working capital based on the given information: Canara bank's current assets= Rs. 48,00,000, inventories= Rs. 29,00,000, current liabilities= 10,00,000. (6)