

Vidya Vikas Mandal's

Shree Damodar College of Commerce and Economics, Margao-Goa

S Y. BBA (FS), Semester III, End Semester Examination, Repeat April 2017

**BANKING OPERATIONS**

Timing: 2 Hours

Max.Marks:60

**Instructions**

- Start each question on a fresh page
- Figures to right indicate maximum marks
- Question one is compulsory
- Answer any four from Q2 to Q6

**Q1. Write short notes on Any Three of the following:** (4x3 = 12)

- a. Features of Banking
- b. Crossed and bearer cheque
- c. Mortgage
- d. Cash credit
- e. Off Balance sheet risk

Q2.a. Difference between Cheques and Bills of Exchange. (06)

b. What is Cheque? Explain the features of cheque. (06)

Q3.a. Briefly explain the Agency services and Remittance services of banks. (06)

b. Explain the rights of mortgager and mortgagor. (06)

Q4.a. What is risk management? Explain the process of Risk management. (06)

b. Explain the sources and Effects of Interest rate risk. (06)

Q5.a. Explain the duties of collecting banker. (06)

b. Explain General type of crossing. (06)

Q6.a. Explain in detail the procedure for redressal of customer grievance and the settlement of complaints as per Banking Ombudsman. (12)

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