

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 mortgagee.

**(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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