

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao, Goa
First Year B. Com - Semester I, Semester End Examination, October 2017
Banking I (GE 1)

Duration: 2 Hours

Max. Marks: 80

*Instructions: 1. All questions are compulsory
2. Start each question on a fresh page
3. Figures to the right indicate maximum marks*

Q1. Answer any FOUR of the following : (16 Marks)

- a) Meaning and Definition of Banking
- b) Private Banks in India
- c) Minor as a Bank Customer
- d) Nomination Facility by Banks
- e) Demand Drafts & Cheque Books
- f) Universal Banking

Q2. Answer any FOUR of the following : (16 marks)

- a) Recurring Deposits
- b) Bills Discounted
- c) Overdraft Facility
- d) Characteristics of Retail Banking
- e) Pricing of Retail Banking Products
- f) Benefits of Retail Banking

Q3. A) Outline the functions and weaknesses of Regional Rural Banks. (12 Marks)

Or

X) Explain the traditional functions of the Reserve Bank of India. (12 Marks)

Q4. A) Explain briefly Loan Syndication and Project Finance. (12 Marks)

Or

X) i) Explain the principles of sound lending. (6 Marks)

ii) Describe the features of Flexi-Deposits and Bridge Loans. (6 Marks)

Q5 A) Explain the following in brief : (12 Marks)

- i) Closing of Bank Accounts
- ii) Specimen Signature
- iii) Features of NRO and FCNR Accounts

OR

X) Explain Customer Identification Process and Risk Management Categories under KYC Norms. (12 Marks)

Q6. A) Explain the objectives and importance of Customer Relationship Management

(12 Marks)

Or

X) Explain any TWO types of Retail Banking Loans. (12 Marks)