

Shree Damodar College of Commerce & Economics, Margao – Goa
First Year BCOM, Semester I, Semester End Examination, Oct 2017 (Old Course)

FUNDAMENTALS OF BANKING

Duration : 2 hours

Max. Marks : 80

Instructions: 1) All questions are compulsory however internal choices are allowed.
 2) Figures to the right indicate marks.

Q1. Answer briefly any four of the following:

(4 x 4 =16)

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|--------------------------------------|---|
| a) Scheduled And non-Scheduled Banks | d) Functions (any four) of Regional Rural Banks |
| b) Merits of group banking | e) Bills discounting |
| c) Pygmy deposits. | f) Overdraft facility |

Q2. Answer briefly any four of the following:

(4 x 4 =16)

- | | |
|---------------------------------|---|
| a) List of documents under KYC. | d) Net Banking |
| b) Power of Attorney | e) Consumer loans |
| c) Nomination facility. | f) Partnership firm as a bank customer. |

Q3 A) What are demand deposits? Explain savings account and current account deposits of commercial banks.

(12)

OR

Q3. X) Explain the various agency functions of commercial banks.

(12)

Q4 A) What is project finance? Outline the components of project finance and explain its parameters.

(12)

OR

Q4. X) Answer in brief.

(6 x 2 =12)

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|---|
| i) Bridge loan and its benefits. |
| ii) Importance and sources of term lending. |

Q5. A) Explain 'Customer Acceptance Policy ' and 'Customer Identification Process' prescribed by RBI under KYC norms.

(12)

OR

Q5. X) Explain briefly

(6 x 2 =12)

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|--|
| i) Closing of a customers account by a bank. |
| ii) Pass book and demand draft. |

Q6. A) What is Retail Banking? Explain briefly procedures for home loans and auto loans.

(12)

OR

Q6. X) Answer briefly:

(6 x 2 =12)

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|---|-------------------|
| a) Impact of technology on banking functions. | ii) Credit Cards. |
| b) i) Mobile banking | |

***** **BEST OF LUCK** *****