

Vidya Vikas Mandal's
 Shree Damodar College of Commerce and Economics, Margao-Goa
 FY B.Com, Semester-I, Semester End Examination, October 2019
 Banking I (GE-1)

Duration: 2hrs**Max Marks: 80**

Instructions:

- i. Start each question on a fresh page
- ii. Figures to the right indicate maximum marks
- iii. Answer sub-questions in question 1 and question 2 in not more than 100 words each.
- iv. Answer questions 3 to 6 in not more than 400 words.

Q1) Answer **any four** of the following:

(4x4=16)

- (a) What is banking?
- (b) What is investment banking?
- (c) Briefly explain branch banking.
- (d) What are saving account deposits?
- (e) Explain loans and its types.
- (f) What are current account deposits?

Q2) Answer any four of the following:

(4x4=16)

- (a) Explain an illiterate person as an individual bank customer.
- (b) What is a withdrawal slip?
- (c) What are Foreign Currency Non-Resident (FCNR) bank accounts?
- (d) Explain any **four** products of retail banking.
- (e) Why is Customer Relationship Management (CRM) important?.
- (f) Explain any **four** principles of Customer Relationship Management.

Q3) (a) Explain the evolution of banking in India.

(12)

OR

(b) Elaborate upon the structure of commercial banking in India.

(12)

Q4) (a) Elaborate on the types of term and flexi deposits.

(12)

OR

(b) Explain the secondary functions of banks.

(12)

Q5) (a) Elaborate on the concept of KYC as prescribed by the RBI guidelines. (12)

OR

(b) Explain the concept of nomination with respect to banking. (12)

6) (a) Elaborate on the importance of retail banking. (12)

OR

(b) Explain the concept of customer relationship management and the strategies to build customer relationships. (12)