

Shree Damodar College of Commerce & Economics, Margao – Goa
First Year BCOM, Semester I, MAY/JUNE SUPPLEMENTARY EXAMINATION 2017

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)

- | | |
|--------------------------------|--|
| a) Public Sector Banks | e) Universal Banking |
| b) Basic Functions of a bank. | f) Structure of commercial banks in India. |
| c) Loan syndication. | |
| d) Principles of sound lending | |

Q2. Answer briefly any four of the following:

(4 x 4 =16)

- | | |
|-------------------------------|------------------------------------|
| a) Electronic Fund Transfer | d) Partnership firm as a customer. |
| b) Auto Loan | e) Pay-in Slip and Withdrawal slip |
| c) Customer Acceptance Policy | f) Minor as a bank customer |

Q3 A) What is branch banking? Explain its merits and demerits.

(12)

OR

Q3. X) Explain saving account deposits, fixed deposit and current account deposits of commercial banks.

(12)

Q4 A) Outline the meaning and components of project finance and describe its parameters.

(12)

OR

Q4. X) Answer briefly:

(4 x 3 =12)

- i) Cash Credit
- ii) Bridge Loan
- iii) Working Capital

Q5. A) Explain the monitoring of customer transactions and risk categorization prescribed by RBI under KYC norms.

(12)

OR

Q5. X) Briefly explain

(6 x 2 =12)

- a) i) Nomination facility ii) Power of attorney
- b) Closing of a customer's account by a bank.

Q6. A) Explain the procedure to avail housing loans and personal loans as a part of retail banking.

(12)

OR

Q6. X) Answer briefly:

(6 x 2 =12)

- i) Debit cards, ATM Machines
- ii) Impact of technology on banking functions.

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