

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce and Economics, Margao-Goa**  
**FY BCOM (Semester II), End Semester Examination, April 2015**  
**Fundamentals of Banking**  
**(Revised course w.e.f. 2013-14)**

**Duration: 2hrs**

**Max Marks: 80**

**Instructions :**

1. All questions are compulsory
  2. Start each new question on a fresh page
  3. Figures to the right indicate maximum marks
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1. Answer any four of the following (4x4=16)
    - a. Obligation to honor cheques.
    - b. Endorsement.
    - c. List and explain any two expenses of a bank.
    - d. Paying banker.
    - e. Repo and reverse repo rate.
    - f. Define customer.
  
  2. Answer any four of the following (4x4=16)
    - a. Obligation to maintain secrecy of customers account.
    - b. Promissory notes.
    - c. Importance of productivity of bank.
    - d. What is Bank rate?
    - e. Termination of bank customer relationship.
    - f. Bankers draft.
  
  3.
    - a. Explain the different forms of bank-customer relationship. (12)

**OR**

    - b. Explain briefly supervisory and developmental functions of RBI. (12)
  
  4.
    - a. List all the assets and liabilities of a bank and briefly explain them. (12)

**OR**

    - b. Explain the qualitative instrument used by the RBI to control credit in India. (12)
  
  5.
    - a. Explain briefly CIBIL with reference to its functions and credit score. (12)

**OR**

    - b. Explain the liquidity ratio as used by banks. (12)
  
  6.
    - a. What are bills of exchange? List the essentials and types of bills of exchange. (12)

**OR**

    - b. Discuss the various rights of a banker. (12)