

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

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)