

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)