

VidyaVikasMandal's  
Shree Damodar College of Commerce & Economics, Margao – Goa  
F.Y.B.Com, Semester II, Semester End Examination, April 2019  
**BANKING II – (GE2)**

**Duration: 2hrs**

**Total Marks: 80**

**Instructions:**

- i) All questions are compulsory; however, internal choice is available.*
- ii) Figures to the right indicate maximum marks to the question/sub-question.*
- iii) Start each question on a fresh page.*

Q.1. Answer **ANY FOUR** of the following: **(4 x 4 = 16 marks)**

- a. What is telephone banking?
- b. Explain the banker's right of appropriation.
- c. What are ATMs?
- d. Explain the creditor-debtor relationship between a banker and a customer.
- e. What is a pay order?
- f. Explain the banker's duty to maintain secrecy of a customer's account.

Q.2. Answer **ANY FOUR** of the following: **(4 x 4 = 16 marks)**

- a. Differentiate between general and special crossing of cheques.
- b. What is a financial statement?
- c. Explain profitability ratio.
- d. What is CIBIL?
- e. List any eight types of complaints resolved by a banking ombudsman.
- f. What is Current Ratio?

Q.3.a. Discuss the secondary relationship between a banker and customer. **(12 marks)**

**OR**

Q.3.b. Explain the following: **(12 marks)**

- (i) Paperless banking
- (ii) Branchless banking
- (iii) Priority banking

Q.4.a. Explain the recent trends and development in banking. **(12 marks)**

**OR**

Q.4.b. What are bank notes and coin counting and vending machines? Discuss their role in the Indian economy. **(12 marks)**

Q.5.a. Discuss the assets and liabilities of a bank's financial statement. **(12 marks)**

**OR**

Q.5.b. Explain the following: **(12 marks)**

- (i) CAMELS Approach
- (ii) Capital Adequacy Ratio
- (iii) Quick Ratio

Q.6.a. What are negotiable instruments? Discuss the salient features of negotiable instruments. **(12 marks)**

**OR**

Q.6.b. Discuss the SARFAESI Act of 2002. **(12 marks)**

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