

Vidya Vikas Mandal's
Shree Damodar College of Commerce and Economics, Margao-Go
SYBBA (FS), Semester III, End Semester Examination, *April 2016*
BANKING OPERATIONS

Timings: 2 hours

Max. Marks: 60

Instructions: All questions are compulsory
Start each question on a fresh page
Figures to right indicate maximum marks

- Q.1) Write short notes on **Any Three** of the following: (3x4=12)
- a) Customer Service in banks
 - b) Real Time Gross Settlement
 - c) Branch banking
 - d) Hypothecation
 - e) Clean Advances
- Q.2.a. Explain the structure of banking system in India. (12)
- OR**
- Q.2.x. Discuss the different types of advances granted by a bank. (12)
- Q.3.a. What is a cheque? Explain the requisites of a cheque. (8)
- Q.3.b. Distinguish between cheque and bill of exchange. (4)
- OR**
- Q.3.x. Explain the various types of crossing of a cheque. (12)
- Q.4.a. What is operational risk? Discuss various factors giving rise to operational risk. (12)
- OR**
- Q.4.x. What is Risk management? (2)
- Q.4.y. Explain in detail the various types of risk faced by banks. (10)
- Q.5.a Enumerate the types of deficiency in services where banks are liable under the Consumer Protection Act of 1986. (12)
- OR**
- Q.5.x. What is Banking Ombudsman? Describe the procedure adopted for the redressal of a complaint filed under this scheme. (12)
