

Vidya Vikas Mandal's  
Shree Damodar College of Commerce & Economics, Margao-Goa  
F.Y.B.Com Semester-I, Semester End Examination, October 2018  
Banking-I (GE-1)

Marks: 80

Duration: 2hrs

Instructions:

1. All questions are compulsory
2. Start each question on a fresh page
3. Figures to the right indicate maximum marks

- Q1) Answer any four of the following (4x4=16)
- a) Scheduled and Non-Scheduled banks
  - b) Traditional functions of RBI
  - c) Pay in slip and withdrawal slips
  - d) Closing of a customer's account
  - e) Investment banking
  - f) Statement of account and demand draft
- Q2) Answer any four of the following (4x4=16)
- a) Overdraft facility
  - b) Bills purchased
  - c) Importance of retail banking
  - d) Bridge loan
  - e) Strategies for risk management under KYC norms
  - f) Savings account deposits
- Q3 A) Explain the functions and weaknesses of Regional Rural Banks. (12)
- OR
- Q3 B) Explain the following:
- i) Branch banking and its merits & demerits
  - ii) Features and functions of Public Sector banks with special reference to State Bank of India. (12)
- Q4 A) i) Explain the principles of sound lending. (12)
- ii) Current account and Fixed account deposits. (12)
- OR
- Q4 B) Explain the following: (12)
- i) Loan Syndication
  - ii) Cash credit
- Q5 A) Explain the precautions a banker must take while dealing with the accounts of minors and joint stock companies. (12)
- OR
- Q5 B) What are KYC norms. Explain the customer acceptance policy and monitoring of customer transactions under KYC norms. (12)
- Q6 A) What is retail banking describe the terms and conditions for housing loans and car Loans. (12)
- OR
- Q6 B) Briefly explain: (12)
- i) Importance of Customer Relationship Management
  - ii) Implementation stages of CRM