

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

Duration: 2 hours

Max. Marks: 80 marks

Instructions: *Figures to the right indicate maximum marks.*

Start each question on a fresh page

All questions are compulsory

Q1. Write short notes on (Any 4) (16)

- a. Functions of State Bank of India.
- b. Any four functions of Regional Rural Banks.
- c. Features of Pigmy deposits.
- d. Flexi deposit.
- e. Overdraft facility.
- f. Foreign banks.

Q2. Write short notes on (Any 4) (16)

- a. Minor as customer.
- b. Nomination facility.
- c. Electronic fund transfer.
- d. Documents to be given as proof under KYC norms.
- e. Meaning of retail loans.
- f. Closing of a bank account.

Q3. A) Explain the features of savings account deposit of commercial banks and its benefits for customers. (12)

OR

- B) Answer the following. (6x2=12)
- i) Explain the principles of sound lending.
 - ii) Explain branch banking and list its merits and demerits.

Q4. A) Explain the following. (4x3=12)

- i) Cash credit.
- ii) Working Capital.
- iii) Bridge Loan.

OR

- B) Explain any two types of long term loans given by banks to industry. (12)

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Q5. A) Outline the precautions that a bank needs to take while dealing with a partnership firm or Hindu undivided family. (12)

OR

B) Explain the following. (4x3=12)

- i) Power of attorney.
- ii) Withdrawal Slip
- iii) Pay-in-slip

Q6. A) Briefly explain the terms and conditions for car loans and Housing loans of commercial banks in India. (12)

OR

B) Explain the following. (6x2=12)

- i) Credit and debit cards.
- ii) Internet banking & mobile banking.