

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)

Duration: 2hrs

Marks: 80

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:

- 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:

- i) Importance of Customer Relationship Management
- ii) Implementation stages of CRM (12)