

Shree Damodar College of Commerce & Economics, Margao, Goa
First Year B. Com - Semester I, MAY/JUNE SUPPLEMENTARY EXAMINATION 2018
Banking I (GE 1)

Duration: 2 Hours**Max. 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 : (16 Marks)
- a) Investment Banking
 - b) Foreign Banks in India
 - c) Weaknesses of Regional Rural Banks
 - d) Pay-in-slip and Withdrawal slip
 - e) Documents needed for Identity Proof under KYC Norms
 - f) Closing of a Customer's Account by the Bank
- Q2. Answer any FOUR of the following : (16 Marks)
- a) Savings Account Deposits
 - b) Bills Purchased
 - c) Loan Syndication
 - d) Pricing of Retail Banking Products
 - e) Flexi-Deposits
 - f) Customer Relationship Management
- Q3. A) Explain the following : (12 Marks)
- i) Mixed and Universal Banking
 - ii) Branch Banking and its Merits and Demerits
- Or**
- X) Explain the Qualitative and Quantitative Methods of Credit Control adopted by the Reserve Bank of India. (12 Marks)
- Q4. A) Explain the following (12 Marks)
- i) Current Account and Fixed Deposit Account
 - ii) Agency Services provided by Banks
- Or**
- X) Explain the different types of loan facilities provided by Banks for business and trade. (12 Marks)
- Q5 A) Describe the different types of Customers and list the precautions to be taken by Banks in dealing with them. (12 Marks)
- Or**
- X) Outline the Customer Acceptance Policy and Monitoring of Customer Transactions under KYC Norms. (12 Marks)
- Q6. A) Explain the Meaning, Characteristics and Advantages of Retail Banking. (12 Marks)
- Or**
- X) Explain briefly Personal Loans, Housing Loans and Educational Loans. (12 Marks)