

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
F.Y.B.Com Semester-II, Semester End Examination, April 2018
Banking-II – (GE-2)

Duration: - 2hrs

Marks: - 80

Instructions:-

- i. All questions are compulsory
- ii. Q1 to Q2 answer in 100 words each approximately
- iii. Q3 to Q6 answer in 400 words each approximately
- iv. Figures to the right indicate marks.

Q1. Answer any four of the following (4x4=16)

- a) Closing of a bank account
- b) Banker's right of Lien
- c) Give the full form of CAMELS
- d) Meaning of Financial Statement
- e) Banker's duty to disclose a customer's account details in the interest of the public & the bank.
- f) Gross Profit Margin ratio.

Q2. Answer any four of the following (4x4=16)

- a) Credit & Debit Card
- b) SWIFT
- c) List & Explain any two activities of the SARFAESI Act 2002.
- d) Crossing of cheques
- e) Visa & Master Card
- f) Stale cheques & post dated cheques.

Q3.A. Explain any three major types of general relationship between the banker and the customer (12)

OR

Q3.B. Explain the circumstances under which a banker must dishonor the cheques of a customer

Q4.A. Explain the following: (12)

- (i) Core banking & Internet banking
- (ii) Telephone banking

OR

Q4.B. What is electronic banking? Explain the benefits of Information technology to the banking sector.

Q5.A. Explain the following ratios (12)

- (i) Capital adequacy ratios
- (ii) Liquidity ratios

OR

Q5.B. Briefly explain the different items of income and expenditure in the income statement of a bank.

Q6.A. Briefly explain the Banking Ombudsman scheme. (12)

OR

Q6.B. What is endorsement? Explain any three types of endorsement?