

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao – Goa
FYBCOM, Semester II, SEE, April 2018 (old course)

Fundamentals of Banking

Duration: 2 Hours

Max. Marks: 80

Instructions:

- All Questions are compulsory.
- Figures to the right indicate marks.
- Answer each question on a fresh page.

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1. Answer **any four** of the following: (4*4 =16)
 - a. Closing of a customer's account by the bank.
 - b. Banker as trustee.
 - c. Bank's lien.
 - d. Material alteration of a cheque.
 - e. Parties to a cheque.
 - f. Any two types of endorsement.

 2. Answer **any four** of the following: (4 *4 =16)
 - a. RBI's supervisory functions.
 - b. RBI as a lender of the last resort.
 - c. Any four functions of CIBIL.
 - d. Book debt / sales ratio.
 - e. Capital adequacy ratios.
 - f. List the items of Revenue & Expenditure of a bank.

 3. A. Explain the bank's debtor creditor and agent's relationship with the Customer. (12)

OR
 3. B. Explain the Banker's statutory obligation to honour cheques and list the circumstances under which a banker is justified in dishonouring his customer's cheque. (12)

 4. A. What is meant by crossing of cheques? Explain the various types of crossing. (12)

OR
 4. B. Who is a holder in due course? Explain his rights and privileges. (12)

 5. A. Explain the Banking Ombudsman Scheme. (12)

OR
 5. B. Explain the qualitative credit control measures which form a part of the monetary policy of RBI.

 6. A. State and explain the various liquidity ratios used by banks. (12)

OR
 6. B List the items of assets and liabilities in the balance sheet of a bank and explain them. (12)
