

**Vidya Vikas Mandal's**  
**Shree Damodar College of Commerce & Economics, Margao-Goa**  
**F.Y.B.Com Semester-II, MAY/JUNE SUPPLEMENTARY EXAMINATION 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) List the main features of a bank
- b) Closing of a bank account by the bank
- c) Components of a Financial Statements of banks
- d) Interest income of a bank
- e) Credit to deposit ratio of a bank
- f) Bank's statutory obligation to honour cheques

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

- a) NEFT
- b) Mobile banking
- c) Stale cheques & post dated cheques
- d) Any four deficiencies in service under Banking Ombudsman Scheme
- e) Blank Endorsement
- f) Demand drafts.

Q3.A. Explain the debtor-creditor relationship between the banker and customer. (12)

OR

Q3.B. Answer the following:

- (i) Right of appropriation
- (ii) Right to lien
- (iii) Right of set off

Q4.A. Briefly explain the following: (12)

- (i) Electronic clearing systems
- (ii) Debit & Credit cards
- (iii) ATMs

OR

Q4.B. Explain briefly

- (i) Banking Payment intermediaries like- Rupay, Visa, Master card etc.
- (ii) Emerging trends in banking communication

Q5.A. Explain the Assets and Liabilities listed in the Balance Sheet of a bank. (12)

OR

Q5.B. Explain a bank's liquidity ratios and capital adequacy ratios used by banks.

Q6.A. Briefly explain the various aspects of credit rating done by the credit information Bureau India Limited. (12)

OR

Q6.B. What is meant by crossing of cheques? Explain general & special crossing.