

VidyaVikasMandal's  
Shree Damodar College of Commerce & Economics, Margao – Goa  
F.Y.B.Com, Semester II, Supplementary Examination, May/June 2019  
**BANKING II – (GE2)**

**Duration: 2hrs**

**Total Marks: 80**

**Instructions:**

- i) All questions are compulsory; however, internal choice is available.*
- ii) Figures to the right indicate maximum marks to the question/sub-question.*
- iii) Start each question on a fresh page.*

**Q.1. Answer ANY FOUR of the following: (4 x 4 = 16 marks)**

- a. What is E-banking?
- b. Explain the debtor-creditor relationship between a banker and customer.
- c. What is a credit card?
- d. Discuss the termination of relationship between a banker and customer.
- e. What is core banking?
- f. Explain a banker's obligation to honour a customer's cheque.

**Q.2. Answer ANY FOUR of the following: (4 x 4 = 16 marks)**

- a. Enumerate the significance of financial statements.
- b. Explain the 'Note Issue' function of RBI.
- c. Write a note on CAMELS approach.
- d. What is a negotiable instrument?
- e. List the prime objectives of the SARFAESI Act.
- f. Distinguish between demand loan and term loan.

**Q.3.a. Explain the rights and duties of a banker. (12 marks)**

**OR**

**Q.3.b. What is paperless banking? Discuss the benefits of paperless banking. (12 marks)**

**Q.4.a. Discuss RTGS, NEFT and SWIFT as modes of EFT. (12 marks)**

**OR**

**Q.4.b. Explain the following: (12 marks)**

- (i) ATMs
- (ii) HWAK
- (iii) PIN

**Q.5.a. Discuss the liquidity ratios used by banks. (12 marks)**

**OR**

**Q.5.b. Explain the following (12 marks)**

- (i) Productivity ratio
- (ii) Current Ratio
- (iii) Quick Ratio

**Q.6.a. Discuss the Banking Ombudsman Scheme. (12 marks)**

**OR**

**Q.6.b. What are cheques? Discuss the types and significance of crossing of cheques. (12 marks)**

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