

VidyaVikasMandal's  
Shree Damodar College of Commerce & Economics, Margao-Goa  
FYBCOM, Semester-I, *May/June Supplementary Examination 2016*  
(Revised Syllabus w.e.f. 2013)

**FOUNDATION COURSE-FUNDAMENTALS OF BANKING-I**

Duration: 2 Hours

Total Marks: 80

**Instructions:**

- All questions are **compulsory**, however **internal choice** is available.
- Figures to the **right** indicate **maximum** marks.
- Answer Q1 and Q2 in approximately in 100 words each and Q3 to Q6 in 400 words each.
- Start each question on a new page.

- Q1. Write Short note on ANY FOUR of the following: (4x4=16)
- a) Distinguish between unit banking and chain banking.
  - b) Flexi-deposit.
  - c) Any one agency service of a bank.
  - d) Definition of a Bank.
  - e) Regional Rural Banks.
  - f) Bills Discounting.
- Q.2. Write Short note on ANY FOUR of the following: (4x4=16)
- a) List of documents for proof under KYC norms..
  - b) Internet Banking.
  - c) Specimen Signature.
  - d) Minor as a customer of a Bank.
  - e) Auto Loans.
  - f) FCNR Account
- Q.3. A) Briefly Explain:- i) Project Finance.  
ii) Loan Syndication. (6X2=12)
- OR**
- B) Explain the features of Savings Account deposits and Pigmy deposits. (12)
- Q4. A) Briefly Explain:- i) Cash Credit.  
ii) Overdraft.  
iii) Bridge Loan (4X3=12)
- OR**
- B) Outline the various types of long term finance provided by banks to traders and businessmen. (12)
- Q.5.A) Briefly Explain the following:-  
i) Demand Draft  
ii) Pay- in- slip (6X2=12)
- OR**
- B) Answer the following:-  
i) Closing of a customer's account by a bank.  
ii) Power of attorney. (6X2=12)
- Q6.A) Briefly Explain:-i) Consumer Loans  
ii) Housing Loans (6X2=12)
- OR**
- B) Briefly Explain;- i) Different types of cards issued by commercial banks.  
ii) Electronic fund transfer. (6X2=12)