

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)