

Vidya Vikas Mandal's
Shree-Damodar College of Commerce and Economics, Margao-Go
SYBBA (FS), Semester III, End Semester Examination, October 2015

BANKING OPERATIONS

Timings: 2 hours

Max. Marks: 60

Instructions: All questions are compulsory
Start each question on a fresh page
Figures to right indicate maximum marks

- Q.1) Write short notes on Any Three of the following: (3x4=12)
- a. Universal banking
 - b. Lien
 - c. National Electronic Funds transfer
 - d. Participation loans
 - e. Customer service in banks
- Q.2.a. Explain the different types of deposits accepted by the banks. (12)
- OR**
- Q.2.x. What is Mortgage? Explain the different forms of mortgages. (12)
- Q.3.a. What is cheque? State and explain various types of cheques. (12)
- OR**
- Q.3.x. Highlight the circumstances under which the banker can dishonour a cheque. (6)
- Q.3.y. Explain the duties of collecting banker. (6)
- Q.4.a. What is Currency Exchange Risk? Explain the factors giving rise to Currency Exchange Risk. (12)
- OR**
- Q.4.x. What is Credit Risk? Explain the factors determining Credit Risk. (12)
- Q.5.a. What is Banking Ombudsman? Explain its redressal mechanism. (12)
- OR**
- Q.5.x. Discuss the different types of Customer Services offered by banks. (6)
- Q.5.a. Write a note on Consumer Protection Act in terms of banking sector. (6)
