

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)
