

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao- Goa
SY Year BBA (FS) – Semester III, End Semester Examination, October 2015

PRACTICAL BANKING II

Duration: 1 Hour

Max.Marks: 30

Instructions:

- *Figures to the right indicate maximum marks*
- *Start each new question on a fresh page*

1. Answer any TWO from the following: (2X5)

- a) Discuss the procedure followed to obtain housing loan.
- b) 'Recurring Deposit accounts are for the benefit of those who would like to save a fixed sum every month'-comment.
- c) 'A debit card is a substitute for cheque'. –Discuss

2. Answer any TWO from the following: (2X5)

- a) Explain the different type of risk faced by banking institution.
- b) Mr. Ram wants to open a saving bank account, suggest the procedure to open an account assuming you as manager of the bank.
- c) Discuss the different methods of remittance of cash.

3. Answer any TWO from the following: (2X5)

- a) Discuss the requirements for obtaining an education loan.
- b) Explain the importance opening a saving bank account.
- c) What are the different investment avenues available in a bank?
