

SARASWAT VIDYALAYA'S
SINDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES
KHORLIM, MAPUSA, GOA.

F.Y.B.COM. SEMESTER END EXAMINATION, OCTOBER, 2018
SEMESTER I

Subject: - Banking -I (GE - 1)
(CBCS)

Max. Marks: - 80
Duration : - 2 hrs.

Instructions:- 1. Attempt all the questions.
2. Figures to the right indicate full marks.

Q.1. Write short notes on any four of the following:

- a) Investment Banking.
- b) Fixed deposits.
- c) Public sector and private sector banks.
- d) Minors as customers for bank.
- e) KYC Guidelines.
- f) Retail banking products.

(4x4 = 16)

Q.2. Write short notes on any four of the following:

- a) Foreign banks.
- b) Overdraft.
- c) Importance of deposits for banks.
- d) Bridge loan.
- e) Closing of a bank account.
- f) Objectives of customer relationship management.

(4x4 = 16)

Q.3.A) Explain the traditional functions of RBI.

(12)

.OR.

B) Explain the features of :

- a. Savings account deposits
- b. Current account deposits

(12)

Q.4.A) Distinguish between unit and branch banking

(12)

.OR.

B) Explain the principles of lending followed by the banks?

(12)

Q.5.A) Compare the features of NRO (Non Resident Ordinary) Accounts , NRE (Non Resident External) and FCNR (Foreign Currency Non Repatriable) Accounts.

(12)

.OR.

B) Explain in brief the principles of Customer Relationship management for banks.

(12)

Q.6.A) Explain the following terms in the context of a bank account:

- i) Specimen Signature
- ii) Pay in slip
- iii) Nomination

(12)

.OR.

B) Explain the importance of retail banking.

(12)

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