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

**F.Y.B.COM. SEMESTER END EXAMINATION, OCTOBER, 2017**  
**SEMESTER I**

**Subject: - Banking -I (GE - 1)**  
**(CBCS)(w.e.f-2017-18)**

**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:**

(4x4 = 16)

- a) Nationalisation of banks in India
- b) Public and private sector banks.
- c) Importance of lending for banks.
- d) Illiterate customers for banks.
- e) Pass book.
- f) Advantages of customer relationship management.

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

(4x4 = 16)

- a) Loan syndication.
- b) Scheduled banks.
- c) KYC Guidelines.
- d) Demand draft
- e) Importance of retail banking.
- f) Principles of customer relationship management.

**Q.3.A) Explain the traditional functions performed by RBI in the capacity of the Central Bank of the country.**

(12)

**.OR.**

**B) "Branch banking is the most common system of banking in India". Discuss its merits and demerits.**

(12)

**Q.4.A) Explain the features of following deposit accounts:**

- i) Savings account deposit accounts.      ii) Current account deposit

(12)

**.OR.**

**B) What are the different types of agency services performed by the banks?**

(12)

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

(12)

**.OR.**

**B) Explain the following concepts in brief:**

- i) Cash credit      ii) Overdraft

(12)

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

- i) Introduction      ii) Specimen Signature      iii) Nomination

(12)

**.OR.**

**B) Explain any six retail products offered by banks.**

(12)

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