

SARASWAT VIDYALAYA'S
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES
Khorlim, Mapusa-Goa.
B.COM SECOND SEMESTER END EXAMINATION APRIL, 2018
W.E.F 2013-14(NEW SYLLABUS)

Duration:-2 Hours

Sub:- FUNDAMENTALS OF BANKING

MAX MARKS:-80

- 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) Banker's duties as a debtor.
- b) General crossing of cheques.
- c) Garnishee or attachment order.
- d) Liquidity ratios.
- e) Liabilities of a commercial bank.
- f) RBI's role as a central bank.

Q.2. Write short notes on any four of the following: (4x4 = 16)

- a) Distinction between bearer and crossed cheques.
- b) Assets of a commercial bank.
- c) Capital adequacy ratio.
- d) Holder in due course.
- e) Cash reserve ratio.
- f) Statutory liquidity ratio.

Q.3. A) Explain the features of banker-customer relationship. (12)

.OR.

B) Explain the meaning and importance of financial statement analysis (12)

Q.4.A) What are the rights enjoyed by the banker, in the banker customer relationship? (12)

.OR.

B) Describe the traditional functions performed by the RBI. (12)

Q.5. A) State and explain the features of promissory notes. (12)

.OR.

B) Explain the promotional functions performed by the RBI. (12)

Q.6.A) Explain the various circumstances in which the banker- customer relationship can be terminated. (12)

.OR.

B) Explain the different types of endorsements. (12)

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