

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

B.COM FIRST SEMESTER END EXAMINATION OCTOBER, 2019

w.e.f -2018-19 CBCS

**DURATION: 2hrs**

**SUBJECT: BANKING**

**Max Marks: 80**

**QI) Write a short note on any four of the following. (4X4=16)**

- a) Regional rural banks and foreign banks.
- b) Central banking
- c) Functions of RBI
- d) Term deposits
- e) Loan syndication
- f) Discounting of bills

**QII) Write a short note on any four of the following. (4X4=16)**

- a) Closing of account.
- b) Statement of accounts
- c) Demand draft
- d) Objectives of retail banking
- e) Dynamic pricing
- f) Traveler's cheques

**QIII) Answer any one of the following. (12X1=12)**

- A) State and explain the reasons for failure of Nationalization of banks.  
OR
- B) What are the different types of lending facilities provided by the banks?

**QIV) Answer any one of the following. (12X1=12)**

- A) Explain the principles of lending followed by the banks.  
OR
- B) Mention and explain the KYC norms followed by the banks.

**QV) Answer any one of the following. (12X1=12)**

- A) Elaborate the procedure of opening of accounts.  
OR
- B) Highlight the guidelines of RBI.

**QVI) Answer any one of the following (12X1=12)**

- A) Explain the principles of customer relationship management in banks.  
OR
  - B) Distinguish between group banking and branch banking.
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