

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

F.Y.B.COM SEMESTER END EXAMINATION, JANUARY 2021

SEMESTER – I CBCS (w.e.f. 2017-2018)

DURATION: 2 HOURS

GE1: BANKING I

MAX MARKS: 40

Instructions:

1. *Q.I and Q.2 are compulsory.*
2. *However, there is internal choice.*
3. *Start each main question on a fresh page.*
4. *Figures to the right indicate maximum marks.*

Q.I Answer in brief, any five of the following questions:

(2x5=10)

- a) What is mixed banking?
- b) State any four functions of Reserve Bank of India.
- c) What is Overdraft?
- d) Write a short note on discounting of bills.
- e) Briefly explain the concept of Closing of Account.
- f) Give the meaning of Specimen Signature.
- g) State the objectives of retail banking.
- h) List out any four objectives of Customer Relationship Management.

Q.II Answer in detail, any six of the following questions:

(5x6=30)

- a. Explain the evaluation of banking system in India.
- b. Discuss in detail the origin of Reserve Bank of India.
- c. State and explain the different classification of deposits in banks.
- d. Discuss the different principles of bank lending.
- e. Mention and explain the KYC norms followed by the banks.
- f. Discuss about the different types of customers in the bank.
- g. Bring out the importance of retail banking.
- h. Explain the principles of customer relationship management in banks.

*****THE END*****