

SARASWAT VIDYALAYA'S
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES
KHORLIM, MAPUSA, GOA
F.Y. B.COM SEMESTER END EXAM, JULY 2021
SEMESTER-II CBCS (w.e.f. 2018-2019)
BANKING II (GE 2)

Max. Time: 2 hours

Max. Marks: 40

Q.1 write short notes on **any five** of the following questions: (2 x 5 = 10)

- a. Banker's Lien.
- b. Paperless Banking.
- c. Importance of Credit Cards.
- d. Internet Banking.
- e. Financial statements of banks.
- f. Capital Adequacy Ratios.
- g. Negotiable Instruments
- h. Meaning of Endorsement of Cheques.

Q.2 Explain in detail, **any six** of the following questions: (5 x 6 = 30)

- a. Explain the duties of a banker in the banker customer relationship.
- b. Elaborate on the obligation to honour cheques.
- c. Describe the impact of information technology on banking.
- d. Briefly explain banking payment intermediaries-RUPAY, VISA, and MasterCard.
- e. Bring out the significance of financial statements.
- f. Explain in brief the CAMALS approach to risk analysis.
- g. State and explain the objectives of Reserve Bank of India Act 1934.
- h. Briefly explain about Promissory notes.