

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

F.Y.B.COM SEMESTER END EXAMINATION, JANUARY 2022

SEMESTER – I CBCS (w.e.f. 2017-2018)

DURATION: 2 HOURS

GE1: BANKING I

MAX MARKS: 80

Instructions:

1. *Q.I to VI are compulsory.*
 2. *However, there is an internal choice.*
 3. *Start each main question on a fresh page.*
 4. *Figures to the right indicate maximum marks.*
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Q.I write short notes on **any four** of the following. **(4x4=16 Marks)**

- a) Branch banking
- b) Investment banking.
- c) Regional Rural Banks.
- d) Saving account deposits.
- e) Overdrafts
- f) Discounting of bills

Q.II write short notes on **any four** of the following. **(4x4=16 Marks)**

- a) Statement of accounts.
- b) Specimen Signature.
- c) Closing of Account.
- d) Importance of Retail banking.
- e) KYC guidelines.
- f) Objectives of Customer Relationship Management.

Q.III. a) Elaborate on the evaluation of the banking system in India. **(12 Marks)**

OR

b) Explain in detail the functions of the Reserve Bank of India.

(P.T.O)

Q. IV. a) State and explain the different classifications of deposits in banks. **(12 Marks)**

OR

b) Discuss the different principles of bank lending.

Q. V. a) Discuss the different types of customers in the bank. **(12 Marks)**

OR

b) Bring out the different features of Non-Resident Ordinary (NRO) and Non-Resident External account.

Q. VI. a) State and explain the objectives of Retail banking. **(12 Marks)**

OR

b) Explain the principles of customer relationship management in banks.

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