

**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**

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*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\*\*\*\*\*