

**SARASWAT VIDYALYA'S**  
**SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT**  
**STUDIES KHORLIM, MAPUSA – GOA**  
**S.Y.B.COM SECOND SEMESTER END EXAMINATION, JUNE, 2022**  
**CBCS (w.e.f. 2017-2018)**  
**BANKING-II (GE 2)**

**Max. Time: 2 hours**

**Max. Marks: 80**

**Instructions:**

**Q.1 and Q.2 are compulsory.**

- 1. However, there is internal choice.**
- 2. Start each main question on a fresh page.**
- 3. Figures to the right indicate maximum marks.**

**Q.1** Write a short note on **any four** of the following: **(4 x 4 = 16)**

- i. General relationship between banker and customer.
- ii. Banker's Lien.
- iii. Paperless Banking.
- iv. Demand Draft.
- v. Electronic Clearing Systems (ECS).
- vi. Telephone Banking.

**Q.2** write a short note on **any four** of the following: **(4 x 4 = 16)**

- i. Automated Teller Machines (ATMs).
- ii. Credit Card.
- iii. Significance of Financial Statements.
- iv. Assets of a Bank.
- v. Revenue of a Bank.
- vi. Capital Adequacy Ratios.

**Q.3 A.** Explain the duties of a banker in the banker customer relationship. **(12)**

**OR**

**B.** Elaborate on the obligation to honour cheques. **(12)**

**Q.4 A.** Write a detailed note on Global and Priority banking. **(12)**

**OR**

**B.** Describe the impact of Information Technology on banking. **(12)**

**Q.5 A.** Briefly explain the concept of RTGS and NEFT. **(12)**

**OR**

**B.** State and explain the recent trends and developments in banking technology. **(12)**

**Q.6.A.** Elaborate on the Financial Statements of the bank. **(12)**

**OR**

**B.** Explain in brief the CAMELS approach to risk analysis. **(12)**