

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)**