

SARASWAT VIDYALAYA'S
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES,
TELANG NAGAR, KHOLIM, MAPUSA – GOA

B.COM FIRST SEMESTER END EXAMINATION, NOVEMBER 2022

W.E.F .2017 – 18 (CBCS)

Duration : 2 hours Sub: Banking Max .Marks : 80

INSTRUCTIONS :

- 1) All questions are **compulsory** ; however internal choice is available.
- 2) Answer Sub - questions in question 1 and questions 2 is **not** more than **100** words each.
- 3) Answer question 3 to questions 6 in **not** more than **400 words each**.
- 4) Figures to the right in the **brackets** indicate **maximum marks** to the question/ sub -question.
- 5) This questions **paper consists of 2 pages**.

Q1. Write short notes on any four of the following:

(4x4=16)

1. Define Foreign bank account.
2. What are bridge loans?
3. Define call deposits.
4. Explain any four traditional functions of RBI.
5. What is overdraft?
6. Difference between public and private account.

Q2. Write short notes on any four of the following:

(4x4=16)

1. Write a short note on Minor as a costumer.
2. Briefly explain the concept of closing of bank account.
3. Difference between recurring deposits and fixed deposits.
4. Explain the Objectives of retail banking.
5. What is Demand draft?
6. Explain Any 2 products of retail banking.

Q3.A. Explain the qualitative and quantitative methods used by RBI to control credit in an economy. (12)

OR

Q3.B. Explain the concept of mixed banking along with its advantages and disadvantages. (12)

Q4.A. Explain the principles of lending followed by banks. (12)

OR

Q4.B. Explain the features of the following accounts. (12)

- 1) Saving account deposits
- 2) Current account deposits
- 3) Pigmy deposit schemes.

Q5.A. Mention and explain the KYC norms followed by banks. (12)

OR

Q5.B. Explain the pricing strategy of retail banking products. (12)

Q6.A. Explain the following terms with respect to bank account (12)

- 1) Nomination facility
- 2) Specimen signature
- 3) Withdrawal slip

OR

Q.6B. Explain the principles of customer relationship management. (12)

*******END*******

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