

SARASWAT EDUCATION SOCIETY'S
SRIDORA CACULO COLLEGE OF COMMERCE & MANAGEMENT STUDIES
KHORLIM, MAPUSA – GOA
F.Y B.COM SECOND SEMESTER END ASSESSMENT, APRIL 2024
(Minor-2) COM-112 Fundamentals of Banking (Theory: 4 Credits)
(UNDER NEP 2020 W.E.F. ACADEMIC YEAR 2023-2024)

[Duration: Two Hours]

[Max. Marks: 80]

Total No. of Printed Pages: 02

Instructions:

1. All Questions are **compulsory**, however internal choice is available.
2. The paper consists of five questions.
3. Each question will have **sixteen marks** respectively.
4. Answer sub-questions in Question no. 1 in not more than **50 words each**.
5. Figures to the **right** indicate **maximum** marks allotted to the questions and sub questions.

Q1. Answer All of the following questions:

(2X8 = 16)

- a) Define Branch Banking.
- b) State the importance of bank deposits.
- c) State the features of a promissory note.
- d) Describe Demat Account.
- e) Enumerate Unified Payment Interface (UPI).
- f) Define Bill of exchange u/s 5 of Negotiable Instruments Act 1881.
- g) List the advantages of E-banking to customer.
- h) Define Scheduled Banks.

Q2. A. Discuss the various functions performed by the Reserve Bank of India. (12)

OR

B. Explain various types of banks operating in India. (12)

C. Interpret the principles of lending practiced by banking. (4)

Q3 X. Determine the means through which the banker-customer relationship is terminated, and construct relevant examples for each circumstance. (12)

Y. Explain any two types of bank customers and interpret the procedure involved in the initiation of account opening. (4)

OR

Z. Interpret the diverse types of Fund-Based Credit facilities provided by Indian Banks. (4)

- Q4. A. Explain the different kinds of endorsements under negotiable instruments. (12)
- B. Examine the situations in which paying bankers must decline payments. (4)
- OR
- C. Explain the different methods of crossing a cheque. (4)
- Q5. X. Classify the different types of E-banking services available to cater to diverse customer needs. (12)
- Y. Explain the functions performed by the National Payments Corporation of India (NPCI). (4)
- OR
- Z. Examine the various challenges associated with E-Banking in India. (4)

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