

**Goa Vidyaprasarak Mandal's  
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND  
ECONOMICS, PONDA- GOA  
B.COM. CBCS (SEMESTER- I) EXAMINATION, OCTOBER 2019  
BANKING - I (GE 1)**

**Duration: 2 Hours**

**Marks: 80**

**Instructions:**

1. All questions are compulsory.
2. Answer **any four** sub-questions in Question 1 and Question 2 in **not more than 100 words each**.
3. Answer Question no. 3 to Question no. 6 in **not more than 400 words each**.
4. Figures to the right indicate maximum marks to the questions.

- Q1. (4x4=16)**
- a. Differentiate between private and public banks (any four).
  - b. Write a short note on regional rural banks.
  - c. Why are deposits important?
  - d. Explain any two principles of lending.
  - e. Explain any two features of NRO accounts.
  - f. What are the objectives of Customer Relationship Management in banks? (any two)
- Q2. (4x4=16)**
- a. Differentiate between unit banking and branch banking (any four).
  - b. Write a short note on hybrid deposits.
  - c. What is a bridge loan?
  - d. Why is lending important?
  - e. What is KYC and why is it important in banking?
  - f. Explain any two objectives of retail banking in India.
- Q3. (12)**
- a. Explain the structure of Commercial banking in India with the help of a diagram.
- OR**
- b. Explain the functions of RBI (any six).
- Q4. (12)**
- a. What are demand deposits? Explain the features (any five) of savings deposits.
- OR**
- b. Explain the various types of lending facilities offered by banks (any four).
- Q5. (12)**
- a. Explain the various types of individual customers.
- OR**
- b. Explain the procedure for opening a deposit account.
- Q6. (12)**
- a. Explain the different types of retail products offered by banks.
- OR**
- b. Explain the pricing of retail banking products with specific reference to demand deposit accounts.