Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS, PONDA-GOA
B.COM. CBCS (SEMESTER-II) SUPPLEMENTARY EXAMINATION, MAY/JUNE 2018
BANKING (GENERIC ELECTIVE-II)

Duration: 2 Hours   **Marks: 80**

INSTRUCTIONS: 1) All questions are compulsory.
                              2) Figures to the right indicate full marks.

Q. I.   Answer **ANY FOUR** of the following.   (4×4 =16)

1. Write a short note on Branchless Banking.
2. Write a short note on Automated Teller Machines.
3. Write a short note on Revenue and Expenses of a Bank.
4. Explain Second generation reforms in banking sector.
5. Explain Electronic Clearing Systems (ECS).
6. Calculate credit to deposit ratio of Provident Bank from the following information.

Particulars	Amount
Fixed deposits	50,00,00,000
Savings deposits	13,00,00,000
Current account deposits	20,00,00,000
Recurring deposits	6,00,00,000
Loan to small traders	40,00,00,000
Loan to micro industries	12,00,00,000
Loan to corporate	7,00,00,000

Q.II.   Answer **ANY FOUR** of the following.   (4×4 =16)

1. Elaborate upon Banker's obligation to protect customer secrecy.
2. Write a short note on RTGS.
3. Find out the assets quality of Prestige bank from the following information.

Particulars	Amount
Car loan	5,50,00,000
Housing loan	2,30,00,000
Corporate loan	50,00,000

Car loan due for the period more than 5 months ` 5,50,000; Housing loan due for period more than 150 days ` 3,00,000, Corporate loan due for 5 months ` 20,000. Calculate gross non-performing assets ratio.

4. Write a short note on Cheques.
5. Write a short note on Assets and Liabilities of a Bank.
6. Explain features of negotiable instruments.(any four)

Q.III A. Explain general relationship between banker and customer (any 6).   (12)
OR

    B. Explain the following.   (12)

      a. Banker's Lien   b. Right to Set-off

      b. Right to charge interest/commission   d. Priority banking

Q.IV.A. Elaborate on recent trends and developments in banking technology.

OR

    B. Explain the Impact of information technology on banking.

Q.V.A. Calculate the following ratios.   (3×4=12)

    a. Calculate Capital Adequacy Ratio for Axis Bank from the following information.

Particulars	Amount	RW
Long term loan	50,00,000	20%
Short term loan	3,50,00,000	15%
Advance to govt. agency	5,90,00,000	5%
Advance to RBI	50,00,00,000	0%
Equity capital	8,00,000	
Goodwill	4,00,000	
Tier II capital	10,00,000	

    b. Calculate the Net Interest Income Margin for IBFC Bank.

Particulars	Amount
Interest earned on car loan	62,00,000
Housing loan @8%	5,00,00,000
Bank invested in government bonds 7%	50,00,00,000
Fixed deposits held by customers @ 8%	2,20,00,000
Savings a/c deposits held by customers@4%	30,18,00,000

    Total earning assets as on 1st April 2016 = `30,00,00,000

    Total earning assets as on 1st April 2017 = `55,98,00,000

    c. Calculate Net NPA Ratio to find out Assets quality of Excel Bank from the following information.

       Total advances are ` 300 crore. Gross NPA of Excel Bank is ` 200 Crore, Provision left aside are ` 30 Crore. At the end of the year, the bank manages to collect ` 160 Crore only.

OR

Q.V. B. Explain CAMELS approach in evaluating performance of banks.   (12)

Q.VI.A. Explain the functions of Banking Regulation Act, 1949.   (12)

OR

    B. Explain functions Reserve Bank of India Act, 1934.   (12)

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