

**Goa Vidyaprasarak Mandal's**  
**GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND**  
**ECONOMICS, PONDA-GOA**  
**B.COM. CBCS (SEMESTER-II) EXAMINATION, APRIL 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 banks obligation to honour cheques.
2. Explain the impact of information technology on banking.
3. Explain the significance of financial statements of banks.
4. Write a short note on Ombudsman Act.
5. Write a short note on mobile banking and internet banking.
6. Calculate credit to deposit ratio of Star Bank from the following information.

Particulars	Amount
Fixed deposits	40,00,00,000
Savings deposits	18,00,00,000
Current account deposits	15,00,00,000
Deposits of other banks	6,00,00,000
Recurring deposits	50,00,000
Loan to small traders	5,00,00,000
Loan to corporate	45,00,00,000
Loan to micro industries	9,00,00,000

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

1. Write a short note on paperless banking.
2. Write a short note on Debit & Credit cards.
3. Find out assets quality of Right Bank from the following information.

Particulars	Amount
Car loan	4,40,00,000
Housing loan	2,20,00,000
Corporate loan	30,00,000

Amount due from car loan borrowers for period more than 6 months ₹ 3,30,000.  
 Amount due from housing loan borrowers for period more than 6 months ₹12,00,000.  
 Corporate loan due for 5 months ₹ 10,00,000. Calculate gross non-performing assets ratio.

4. Write a short note on Negotiable Instruments.
5. Explain different types of financial statements of banks.
6. Explain Bearer and Crossed cheques.

Q.III A. Explain banker's rights while discharging their duties. (12)

**OR**

B. Explain general relationship between banker and customer (any 6). (12)

Q.IV. A. Elaborate on emerging trends in banking communication networks. (12)

B. Explain RTGS and SWIFT electronic fund transfer systems. (12)

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

i. Calculate Capital Adequacy Ratio of Sun Bank from the following information.

Particulars	Amount	RW
Govt. Treasury held as assets	60,00,000	5%
Loan to RBI	2,00,00,000	0%
Bank guarantees	2,50,00,000	10%
Loan to small scale industries	8,00,00,000	20%
Loan to micro scale industries	40,00,000	40%
Equity capital	8,00,000	
Goodwill	2,00,000	
Tier II capital	10,00,000	

ii. Calculate the Net Interest Income Margin of IBFC Bank from the following information.

Particulars	Amount
Interest earned on car loan	62,00,000
Housing loan @8%	4,40,00,000
Bank invested in government bonds 7%	50,00,000
Fixed deposits held by customers @ 8%	1,60,00,000
Savings account deposits held by customers@4%	3,80,00,000

Total earning assets as on 1<sup>st</sup> April 2016 = ₹ 10,20,00,000

Total earning assets as on 1<sup>st</sup> April 2017 = ₹ 20,30,00,000

iii. Find out the liquidity position of IBRC Bank from the following information.

Particulars	Amount
Recurring deposits a/c	6,00,00,000
Savings deposits a/c	2,00,00,000
Fixed deposits	2,00,00,000
Deposits from other institutions	8,00,00,000
Cash in hand	24,00,000
Balance with RBI (CRR)	4%
Balance with other banks	8,85,00,000

**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 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Act 2002. (12)