

Goa Vidyaprasarak Mandal's

GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND
ECONOMICS

PONDA- GOA

B.COM. CBCS (**SEMESTER I**) SUPPLEMENTARY EXAMINATION **DECEMBER,**
2020

BANKING - I (GE 1)

Duration: **2 Hours**

Marks: **40**

Instructions:

- 1. All questions are compulsory.*
- 2. Answer **ANY TEN** sub-questions in **Q1** in **not more than 50 words each.***
- 3. Answer **ANY FOUR** sub-questions in **Q2** in **not more than 250 words each.***
- 4. Figures to the right indicate maximum marks to the questions.*

Q1.

10x2=20

- i. What is banking?
- ii. Write a note on origin of modern banking.
- iii. Explain the Regional Rural Bank.
- iv. Explain public sector bank and private sector bank.
- v. Explain the importance of deposits.
- vi. What is loan syndication?
- vii. Explain importance of lending.
- viii. Explain the bridge loan.
- ix. Explain the Know your customer (KYC) norms.
- x. What is nomination?
- xi. Explain the need of identity proof and proof of residence.
- xii. Explain features of NRO account.
- xiii. Explain retail banking.
- xiv. Explain pricing of retail banking product
- xv. Explain customer relationship building strategies.
- xvi. Explain retail deposit product.

Q2.

4x5=20

- a. Explain the functions of Reserve Bank of India.
 - b. Explain unit and branch banking.
 - c. Explain the types of demand deposit.
 - d. Explain the principles of lending.
 - e. Explain any two types of individual customers.
 - f. Explain the principle of customer relationship.
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