

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

Duration: 2 Hours

Marks: 80

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

- Q. I. Answer **any four** of the following: (4x4=16)
- Write a short note on foreign banks.
  - Write a short note on public sector banks.
  - Elaborate upon importance of lending.
  - Write a short note on Recurring deposits.
  - Explain the following :
    - Closing of accounts
    - Nomination
  - Write a short note on customer relationship management.
- Q.II . Answer **any four** of the following: (4x4=16)
- Write a short note on private banks.
  - Write a short note on Pigmy deposits.
  - Explain principles of lending (any 4).
  - Explain the features of Non-Resident Accounts (NRO).
  - Write a short note on Know Your Customers (KYC) norms.
  - Explain the importance of retail banking.
- Q.III. A. State and explain the systems of banking (any 6). (12)
- OR**
- B. State and explain functions of Reserve Bank of India (any 8). (12)
- Q.IV.A. Explain in detail features of Current account deposits and Saving account deposits. (12)
- OR**
- B. Explain the different types of lending facilities of banks. (12)
- Q.V. A. Explain the following in detail. (12)
- Passbook
  - Cheque book
  - Demand draft
  - Specimen signature
- OR**
- B. Explain the different types of Individual Customers of banks. (12)
- Q.VI. X. Explain the objectives of Retail Banking (Any 6). (6)
- Y. Explain the factors which impact in bank pricing (any 4) (6)
- OR**
- Z. Explain customer relationship building strategies (any 8). (12)

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