

**Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR
COLLEGE OF COMMERCE AND ECONOMICS
PONDA-GOA**

**B.COM. CBCS (SEMESTER - I) EXAMINATION, OCTOBER, 2017
BANKING- I (GENERIC ELECTIVE)**

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)
- Write a short note on investment banking.
 - Explain bank nationalization in India.
 - Write a short note on importance of deposits.
 - Explain advantages of recurring deposits over fixed deposits.
 - Explain the features of Non-Resident (External) (NRE) accounts.
 - Explain objectives of retail banking.
- Q.II. Answer **any four** of the following: (4×4 =16)
- Write a short note on unit & branch banking
 - Write a short note on bridge loan.
 - Explain bills purchased and bills discounted
 - Explain the following.
 - Passbook
 - Cheque book
 - Write a short note on Demand draft.
 - Is customer relationship management important in banking? Why?
- Q.III.A. Explain with the help of diagram the structure of commercial banking in India. (12)
- OR**
- B. State and explain functions of Reserve Bank of India (any 8). (12)
- Q.IV.A. Explain principles of lending and credit management (any 6). (12)
- OR**
- B. Explain the various classifications of demand deposits. (12)
- Q.V. A. Explain the procedure for opening of deposit accounts. (12)
- OR**
- B. Explain the different types of individual customers of banks. (12)
- Q.VI.X. Explain the importance of retail banking in today's modern world. (6)
- Y. Explain the factors which impact in bank pricing (any 4). (6)
- OR**
- Z. Explain the principles of customer relationship in banking (any 6). (12)

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