

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND
ECONOMICS

PONDA- GOA

B.COM. CBCS (**SEMESTER I**) EXAMINATION **January, 2021**

BANKING (GE 1)

Duration: **2 Hours**

Marks: **40**

Instructions:

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

Q.1

2X5=10

- I. Explain the meaning of banking.
- II. Write a note on group and chain banking.
- III. Explain the importance of deposits.
- IV. Write a note on bridge loans.
- V. Write a note on know your customers norms.
- VI. Explain the need for specimen signature.
- VII. Write a note on retail banking.
- VIII. Write a note customer building strategies.

Q.2

6X5=30

- I. Explain the structure of commercial banking.
- II. Explain the functions of RBI.
- III. Explain the features of current account deposits.
- IV. Explain the types of loans.
- V. Explain any 2 types of individual customer accounts.
- VI. Explain the features of NRO and NRE accounts.
- VII. Explain the principles of customer relationship
- VIII. Explain the importance of customer relationship management.