

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS
PONDA- GOA
B.COM. CBCS (SEMESTER-II) EXAMINATION, JULY 2021
BANKING-II (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.*

Q1. **(5x2=10)**

- i. Explain the feature of banker as a debtor in the banker-customer relationship.
- ii. What is paperless banking?
- iii. What do you understand by the term microfiche?
- iv. Explain the concept of mobile banking.
- v. Why are financial statements important in banks?
- vi. How can profitability ratios help in analysing the performance of banks?
- vii. What is an open cheque?
- viii. Why does one need to endorse a cheque?

Q2. **(6x5=30)**

- a. Explain the various rights that a banker is entitled to exercise over its customers.
- b. What are the various obligations that a banker has towards a customer?
- c. How is information technology improving the banking system in India?
- d. How has banking technology evolved since the introduction of ICT?
- e. Explain the various liabilities of a bank with proper illustrations.
- f. Explain the CAMELS approach in detail.
- g. What are the main functions of the Reserve Bank of India Act, 1934?
- h. What were the various second generation reforms that were brought about in the banking sector?

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