

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

**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**

- A. Write a note on relationship between banker and customer.
- B. Explain the termination of relationship.
- C. Write a note on RTGS.
- D. What is telephone banking?
- E. Explain the significance of financial statement.
- F. Explain the assets and liability of banks.
- G. Explain the features of negotiable instruments.
- H. Explain the endorsements of cheques.

**Q2.**

**6x5=30**

- a. Explain the special features of banker customer relationship.
  - b. Explain the Right of appropriation of accounts.
  - c. Explain recent trends and development in banking technology.
  - d. Explain the Impact of information technology on banking.
  - e. Explain the CAMELS approach.
  - f. Explain the Banking regulation act, 1949.
  - g. Explain the types of cheques.
  - h. Explain the reforms of banking sector.
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