

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND
ECONOMICS, PONDA-GOA
B.COM. CBCS (SEMESTER- II) SUPPLEMENTARY EXAMINATION,
MAY/JUNE 2019
BANKING II

Duration: 2 hours

Marks: 80

Instructions: 1. All questions are compulsory.

2. Figures to the right indicate maximum marks to the questions.

Q.1. Answer **any 4** of the following: (4x4=16)

- i. Explain in brief the termination of banker-customer relationship.
- ii. Comment on the right to charge interest/commission.
- iii. Write a note on the obligation to honour cheques.
- iv. Comment on the RTGS system of electronic transfer.
- v. What do you mean by PIN?
- vi. What is Core banking?

Q.2. Answer **any 4** of the following. (4x4=16)

- i. Calculate the CAR of SBII from following information.

Particulars	Amount	RW
Loan given to small traders	50,00,000	30%
Loan large traders	2,00,00,000	20%
Amount lent to govt. treasury	80,00,000	5%
Amount lent against collateral securities	1,00,000	20%
Tier I capital inclusive of 3,00,000 Goodwill	6,00,000	
Tier II capital	6,00,000	

- ii. What do you mean by Asset Liquidity ratio?
- iii. Explain in brief the Revenue and Expenses of a Bank.
- iv. Comment on the Enforcement of Security Act 2002.
- v. Explain in brief the Banking Regulation Act 1949.
- vi. What is an Ombudsman Act?

Q.3. A) Answer each of the following. (12)

- i. Banker as a trustee agent
- ii. Banker as a bailee
- iii. Banker as a creditor

OR

Q.3.B) Write short notes on the following. (12)

- i. Paperless banking
- ii. Branchless banking
- iii. Priority banking

Q.4.A) Bring out the recent trends and developments in the banking technology. (12)

OR

Q.4.B) Explain in detail the Banking payment intermediaries. (12)

P.T.O.

Q.5.A) Explain in detail the meaning and significance of Financial statements. (12)

OR

Q.5.B) i) Calculate a Net Income Margin of a bank with following information. (04)

Particulars	Amount
Car loan @10%	2,20,00,000
Housing loan @9%	3,00,00,000
Interest earned on govt. Bonds	25,00,000
Interest paid on Fixed Deposits	3,60,000
Savings account deposits held @3%	1,80,00,000

Total earning assets

As on 1st April 2017- ` 5,00,00,000

As on 1st April 2018- ` 20,00,00,000

ii) Calculate AQR of YESS bank. (04)

- Car loan ` 3,00,00,000
- Housing loan ` 5,00,00,000
- Corporate loan ` 3,00,00,000

Gross non-performing assets considered at 3% on total advances. Provisions added were 20,00,000. Calculate NNPA Ratio.

iii) Calculate the liquid assets to deposit Ratio to find out the liquidity position of HDFCC Bank. (04)

Recurring deposits a/c	` 5,00,00,000
Savings	` 3,00,00,000
Fixed deposits	` 2,00,00,000
Deposits from other institution	` 9,00,00,000
Cash in hand	` 23,00,000
Investments	` 76,00,000
Balance with other banks	` 8,95,00,000

Q.6.A) Write a note on RBI Act 1934. Bring out the objectives and functions of it. (12)

OR

Q.6.B) What do you mean by Negotiable instruments? Explain its features. (12)

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