

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND
ECONOMICS, PONDA-GOA
B.COM. CBCS (SEMESTER- II) EXAMINATION,
APRIL 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 the obligation to maintain the secrecy of the customer account.
- ii. What do you mean by Priority banking?
- iii. Write a note on banker as a debtor.
- iv. Differentiate between Rupay and Visa & Mastercard.
- v. What do you understand with the term Mobile banking?
- vi. Write a note on ATMs.

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

- i. Explain in brief the assets and liabilities of a bank.
- ii. Write a note on Capital adequacy ratio.
- iii. Calculate the CAR from following information of a bank.

Particulars	Amount	RW
Long term loan	6,00,00,000	20%
Short term loan	4,00,00,000	15%
Bank guarantees	5,00,00,000	10%
Government treasury held as assets	3,00,00,000	5%
Equity capital	10,00,000	
Goodwill	3,00,000	
Tier II capital	12,00,000	

- iv. Write a note on Credit Information Bureau (India) ltd.
- v. What do you understand by Promissory Notes?
- vi. Comment on the Ombudsman Act.

Q.3. A) Explain in detail the termination of a banker-customer relationship. (12)

OR

Q.3.B) Discuss about the Banker's Rights. (12)

Q.4.A) Explain the impact of information technology on banking. (12)

OR

Q.4.B) Discuss in detail the Electronic fund transfer system. (12)

P.T.O.

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

Particulars	Amount
Car loan @10%	3,30,00,000
Housing loan @9%	4,00,00,000
Interest earned on govt. Bonds	25,00,000
Interest paid on Fixed Deposits	4,00,000
Savings account deposits held @3%	20,00,00,000

Total earning assets

As on 1st April 2017- 8,00,00,000

As on 1st April 2018- 22,00,00,000

ii) On 31 December 2018 the balance sheet of ETC Bank Ltd. showed the following figures. Find out Credit- Deposit Ratio. (04)

Particulars	Amount
Fixed deposits	19,00,00,000
Saving deposits	50,00,00,000
Current deposit	6,40,00,000
Recurring deposits	15,00,00,000
Loan to small traders	5,00,00,000
loan to corporate houses	15,00,00,000
Loan to small scale industries	5,00,00,000
Loan to micro scale industries	15,00,00,000

iii) Calculate AQR of YESS bank. (04)

- Car loan ` 4,00,00,000
- Housing loan ` 7,00,00,000
- Corporate loan ` 4,00,00,000

Gross non-performing assets considered at 5% on total advances. Provisions added were ` 22,00,000. Calculate NNPA Ratio.

OR

Q.5.B) What do you mean by Financial statement? Bring out the Significance of it. (12)

Q.6.A) Explain the objectives and functions of Banking Regulation Act 1949. (12)

OR

Q.6.B) Write a note on Cheques. Explain the types of cheques. (12)

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