

Goa Vidyaprasarak Mandal's  
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS  
PONDA- GOA  
B.COM. CBCS (SEMESTER - II) EXAMINATION, DECEMBER, 2020  
**BANKING-II (GE 1)**

Duration: **2 Hours**

Marks:**40**

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**Instructions:**

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

**Q1.**

**10x2=20**

- i. Explain the general relationship of banker and customer.
- ii. What is mobile banking?
- iii. Explain the term core banking.
- iv. Explain the concept of ECS.
- v. Why are financial statements of banks significant?
- vi. Write a note on general crossing of cheques.
- vii. Write a note on the obligation of a banker to honour cheques
- viii. What is paperless banking?
- ix. Explain the concept of NEFT.
- x. State the revenues and expenses of banks
- xi. Write a note on CIBIL.
- xii. What is the meaning of the term endorsement of cheques?
- xiii. Explain any two features of a banker-customer relationship.
- xiv. Explain any two types of individual customers.
- xv. What is KYC?
- xvi. What is a bill of exchange? Explain any one feature.

**Q2.**

**4x5=20**

- a. Explain the various cases when a banker may dishonour a cheque.
- b. Explain the various difficulties faced in the conventional system of banking.
- c. Explain the recent trends and developments in banking technology.
- d. What are the components that form the assets and liabilities of banks?
- e. Explain the CAMEL approach under financial statement analysis of banks.
- f. Explain the objectives and functions of the Reserve Bank of India Act, 1934.

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