

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE
AND ECONOMICS, PONDA-GOA
B.COM. (SEMESTER-I) CHOICE BASED CREDIT SYSTEM
EXAMINATION, OCTOBER 2018
BANKING - I

Duration : 2 hours

Marks: 80

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

- i. Differentiate between Scheduled and Non Scheduled Banks.
- ii. What do you mean by Regional Rural Banks?
- iii. Write a note on Reserve Bank of India.
- iv. Explain the Overdraft facility provided by the banks.
- v. What do you understand with the term Project Finance?
- vi. What is Loan Syndication?

Q.2. Write short notes on **any 4** of the following: (4x4=16)

- i. Specimen Signature
- ii. Statement of accounts
- iii. KYC norms
- iv. Nomination
- v. Retail banking products offered by banks.
- vi. Objectives of Customer Relationship Management.

Q.3. A) Explain in detail the Systems of Banking in India. (12)

OR

Q.3.B) Discuss about the Origin of Banking in India. (12)

Q.4.A) Explain the classification and features of Demand Deposits provided by the banks. (12)

OR

Q.4.B) Discuss in detail the Principles of Lending. (12)

Q.5.A) Who is a Customer? Explain the different types of Customers in banks. (12)

OR

Q.5.B) Explain in detail the types of NRI accounts. (12)

Q.6.A) Explain in detail the objectives and importance of Retail Banking. (12)

OR

Q.6.B) Bring out the Principles of Customer Relationship Management in the banking sector. (12)

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