Goa Vidyaprasarak Mandal's GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS FARMAGUDI, PONDA-GOA B.COM. CBCS (SEMESTER- II) EXAMINATION, JUNE 2022 BANKING II (GE – II)

Duration: 2 hours 80	Marks:
Q1. Answer any <u>four</u> from the following questions.	(4X4)
a. Explain the role of banker as a debtor	
b. Explain the banker's right of appropriation	
c. Banker as a trustee agent.	
d. Explain the concept of PIN.	
e. Write a short note on core banking.	
f. How electronic banking is different from conventional bar	nking system?
Q2. Answer any <u>four</u> from following questions.	(4X4
a. What are assets? Write any 2 types of assets.	
b. What are financial statements of a bank?	
c. What are liabilities of a bank? Give any 2 examples.	
d. Explain any four functions of RBI act of 1934.	
e. Explain the term sensitivity in CAMELS approach.	
f. Write any four objectives of RBI act of 1934.	
Q3. A) Write a note on:	(6X2
i. Paperless banking	
ii. Branchless banking	
OR	

Q3. B) Explain banker's obligation to honor cheque and obligation to maintain secrecy of customers account. (12)

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Q4. A) Write a note on electronic fund transfer systems.	(12)
OR	
Q4. B) Which are the different banking payment intermediaries?	(12)
Q5. A) Write a note on:	(6X2)
i. Liquidity ratios	
ii. Capital adequacy ratios	
OR	
Q5. B) i. Explain in brief the significance of financial statement.	(6X2)
ii. Explain the sources of revenue and expenses for a bank.	

Q6. A) Write a brief note on internet banking and mobile banking. (12)

OR

Q6. B) Explain the conventional banking systems, its drawbacks and difficulties.(12)

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