Goa Vidyaprasarak Mandal's

GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS FARMAGUDI, PONDA-GOA

B.COM. CBCS (SEMESTER- II) END REPEAT EXAMINATION, APRIL/MAY 2023 BANKING II (GE – II)

Duration: 2 hours Marks: 80

Q1. Answer any **four** from the following questions.

(4X4)

- a. Explain the termination of a banker-customer relationship..
- b. Explain the banker's right of appropriation
- c. Write a short note on microfiche.
- d. Explain the concept of PIN.
- e. Write a short note on core banking.
- f. How electronic banking is different from conventional banking system?
- **Q2.** Answer any **four** from following questions.

(4X4)

- a. Write short note on banking ombudsman scheme.
- 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)

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 ratiosii. 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)