

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)**

P.T.O

