

**GOA VIDYAPRASARAK MANDAL's**  
**GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE & ECONOMICS**  
**FARMAGUDI, PONDA GOA**  
**B.COM. CBCS (SEMESTER - II) END EXAMINATION APRIL/MAY 2023**

**BANKING - II**

**DURATION: 2 Hours**

**MARKS: 80**

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Instructions: 1. All questions are compulsory.  
2. Figures to the right indicate full marks.

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

- i.) Explain the termination of a banker-customer relationship.
- ii. Explain any four special features of banker-customer relationship.
- iii. Write a short note on paperless banking.
- iv. Explain demand draft.
- v. Write a short note on core banking.
- vi. Write a short note on microfiche.

Q.2. Answer any four of the following: **(4 x 4 = 16 marks)**

1. Write a short note on credit to deposit ratio (CD ratio)
2. State and explain the liabilities of bank.
3. Write a short note on productivity ratio.
4. Explain the traditional and developmental functions of RBI.
5. Write a short note on banking ombudsman scheme.
6. Define endorsements of cheques and its importance.

Q.3. a) What are the various obligations that a banker has towards a customer? **(12 marks)**

**OR**

b) Explain the various rights that a banker is entitled to exercise over its customers. **(12 marks)**

Q.4. a) Briefly explain different types of electronic fund transfer. **(12 marks)**

**OR**

b) Explain banking payment intermediaries. **(12 marks)**

Q.5. a) Explain the CAMELS approach in detail. **(12 marks)**

**OR**

B) What do you mean by Financial statement? Bring out the Significance of it. **(12 marks)**

**P.T.O**

