GOA VIDYAPRASARAK MANDAL's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE & ECONOMICS
FARMAGUDI, PONDA GOA
B.COM. CBCS (SEMESTER I) REPEAT EXAMINATION NOVEMBER 2023
BANKING - I

DURATION: 2 Hours **MARKS:80**

INSTRUCTIONS:

- **i) All questions are compulsory.**
- **ii) Answer any 4 sub-questions in Question 1 & Question 2 in not more than 100 words each.**
- **iii) Answer Question no.3 to Question no.6 in not more than 400 words each.**
- **iv) Figures to the right indicate maximum marks to the questions.**

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

a) Write a short note on Universal Banking.
b) State & explain advantages of Branch Banking.
c) Differentiate between Cheques and Demand drafts.
d) State & explain any four traditional functions of a bank.
e) Write a short note Current Deposit Account.
f) Write a short note on the Nomination facility.

Q 2) Answer **any four** of the following**:** **(4x4=16 Marks)**

a) Write a short note on Hybrid/Flexi Deposits.
b) Explain the different types of term loans offered by banks.
c) Explain the features of retail banking.
d) Write a short note on Pigmy Deposits.
e) Write a short note on KYC
f) What is Cash Credit

Q 3) a) Explain in detail the various systems of Banking. **(12X1=12 Marks)**

OR

b) Explain the various functions performed by RBl.

Q 4) a) Explain the various types of lending facilities offered by banks. **(12X1=12 Marks)**

OR

b) Explain in detail the different types of demand deposits accepted by the banks.

Q 5) a) State and explain the various types of individual customers of the banks. **(12X1=12 Marks)**

OR

b) Explain in detail the three types of NRI deposit accounts.

Q 6) a) Explain in detail the principles of CRM. **(12X1=12 Marks)**

OR

b) Explain the different types of retail products offered by banks.

===XXXX