

**Goa Vidyaprasarak Mandal's  
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS,  
FARMAGUDI, PONDA – GOA**

**B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2024  
CBF-201- PRINCIPLES & PRACTICE OF BANKING**

**Duration: 2 hrs**

**Marks: 80**

**Instructions:**

1. *All questions are compulsory.*
2. *Internal Choices are given.*
3. *Figures to the right indicate maximum marks to the questions.*

Q1 A) Answer the following question: - (8X2 Marks)

- 1) What is a Mandate? (CO 1, BL 1)
- 2) Recall and write about Joint Stock Company. (CO 2, BL 1)
- 3) Write a note on Cash Management Services. (CO 3, BL 1)
- 4) What is the primary purpose of the Ombudsman Scheme in the banking sector? (CO 4, BL1)
- 5) What is Right of Set off? (CO1, BL 1)
- 6) Define Partnership Firms. (CO 2, BL 1)
- 7) Why are Ancillary services important for banks? (CO 3, BL 1)
- 8) Recall any two objectives of RTI Act 2005. (CO 4, BL1)

Q2 A) Explain the different relationship between a banker and a customer. (any six)

(CO1, BL 2) (12 Marks)

**OR**

Q2 B) Explain the concept of a Bankers Lien with examples. (CO1, BL 2) (12 Marks)

Q2 C) Infer with an example the concept of Power of Attorney. (CO1, BL 2) (4 Marks)

Q3 A) As a bank officer, how would you explain the different types of Individual customers a bank serves. (CO2, BL 3) (12 Marks)

Q3 B) As a bank officer responsible for remittance services, a customer approaches you seeking to transfer money internationally. How would you educate this customer about the differences between inward and outward remittances? (CO2, BL 3) (4 Marks)

**OR**

Q3C) As a bank officer, you are meeting with an NRI client who is interested in opening an account in India. Given the different types of NRI accounts available, how would you assess the client's needs and explain which account would be most suitable for them?

(CO2, BL 3) (4 Marks)

Q4 A) Analyse the different modern remittance methods offered by banks to their customers for transferring funds. (CO 3, BL 4) (12 Marks)

**P.T.O.**

Q4 B) As a financial advisor at a bank, you are tasked with promoting financial inclusion and literacy in a rural community where many individuals lack access to banking services and financial knowledge. Outline the key steps you would take to assess the community's needs, deliver educational content, and provide suitable banking services to enhance financial inclusion (CO 3, BL 3) (4 Marks)

**OR**

4 C) Examine the objectives of Rural Self Employment Training Institutes to empower the rural population (CO 3, BL 3) (4 Marks)

Q5 A) A Bank offers various kinds of services to the customers at the counters, evaluate which of these services is most beneficial for the bank's financial growth and sustainability.

(CO 4, BL 4) (12 Marks)

Q5 B) As a branch manager, you are tasked with implementing a new policy for the general management of your branch. How would you apply this policy to improve operational efficiency, customer service, and employee engagement? (CO 4, BL 3) (4 Marks)

**OR**

Q5 C) A customer receives defective goods from a retailer. Based on the Consumer Protection Act, 2019 identify and explain which specific consumer rights they can exercise to resolve the issue and seek justice. (CO 4, BL 3) (4 Marks)

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