



॥ विद्या सर्वस्य भूषणम् ॥

PRABODHAN EDUCATION SOCIETY'S

Vidya Prabodhini College of Commerce, Education, Computer & Management  
Vidyanagar, Alto-Parvari, Goa

**SEMESTER END EXAMINATION – OCTOBER 2016 (Regular/Repeat)**

**Sub:** Foundation Course (Banking-I)

**Semester:** I

**M. Marks:** 80 marks

**M. Time:** 2 hours

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**INSTRUCTIONS:** 1. All Questions are Compulsory.

2. Figures to the right indicate full marks.

3. Answer sub-questions in Q.I & Q.II in not more than 100 words each.

4. Answer questions in Q.III to Q. VI in not more than 400 words each.

5. Every main question should begin on fresh page.

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**Q.I. Write short note on any four of the following:**

**[4x4=16 mks]**

- a) Importance of Lending
- b) Bridge Loan
- c) Overdraft
- d) Telephone Banking
- e) Debit Card
- f) Electronic Fund Transfer

**Q.II. Write short note on any four of the following:**

**[4x4=16 mks]**

- a) Demand Draft
- b) Nomination for a Bank account
- c) Know You Customer (KYC)
- d) Bill Discounted
- e) Cash Credit
- f) Long Term Loans

**Q.III. Answer any one of the following:**

**[1x12= 12mks]**

- 1. Explain the different classification of Banks in India.
- 2. Discuss advantages and limitations of Unit and Branch Banking.

**Q.IV. Answer any one of the following:**

**[1x12= 12mks]**

- 1. State and explain different types of demand and term deposits offered by banks.
- 2. Explain different types of miscellaneous services offered by banks.

**Q.V. Answer any one of the following:**

**[1x12= 12mks]**

- 1. Explain different types of bank customers.
- 2. Explain the procedure that one needs to follow to open a new bank account.

**Q.VI. Answer any one of the following:**

**[1x12= 12mks]**

- 1. Explain different types of retail loan products offered by banks.
- 2. Discuss different e-bank products and impact of information technology on Banking.

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