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॥ विद्या सर्वस्य भूषणम् ॥

PRABODHAN EDUCATION SOCIETY'S

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

SEMESTER END EXAMINATION – OCTOBER 2015 (Regular/Repeat)

Sub: Foundation Course (Banking-I)

Semester: I

M. Marks: 80 marks

M. Time: 2 hours

INSTRUCTIONS: 1. All Questions are Compulsory.

2. Figures to the right indicate full marks.

3. Every main question should begin on fresh page.

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

[4x4=16 mks]

- Hybrid Deposit
- Loan Syndication
- Project Finance
- Mobile Banking
- Credit Card
- Electronic Fund Transfer

Q.II. Answer any four of the following:

[4x4=16 mks]

- What is an ATM card? State its uses.
- State and explain any one type of bank customer.
- Briefly explain importance of deposits.
- Distinguish between saving and current accounts.
- State any four agency services offered by banks.
- Explain the concept of bill discounting.

Q.III. Answer any one of the following:

[1x12= 12mks]

- Define banking. Explain features of banking.
- Explain the structure of commercial banking in India.

Q.IV. Answer any one of the following:

[1x12= 12mks]

- State and explain principles of lending.
- Explain the different types of bank lending facilities.

Q.V. Answer any one of the following:

[1x12= 12mks]

- What are the different types of Non-Resident Accounts?
- Explain the formalities which a banker follows while opening a new account.

Q.VI. Answer any one of the following:

[1x12= 12mks]

- What is meant by retail banking? Explain different types of retail loan products.
- Explain the concept of e-banking. Discuss different e-bank products.
