



॥ विद्या सर्वस्य भूषणम् ॥

PRABODHAN EDUCATION SOCIETY'S

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

F.Y.B.COM SEMESTER END EXAMINATION – OCT/NOV, 2017 (Regular)
(As per CBCS)

Sub: Generic Elective (Banking-I)

Semester: I

Marks: 80 marks

Time: 2 hours

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 a fresh page.

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

[4x4=16 mks]

- Regional Rural Banks
- Bank Nationalisation in India
- Public Sector Banks
- Know Your Customer (KYC)
- Demand Draft
- Statement of Account

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

[4x4=16 mks]

- Hybrid Deposit Account
- Cash Credit
- Project Finance
- Bridge Loan
- Consumer Loan
- Objectives of Retail Banking

Q.III. Answer any one of the following:

[1x12= 12mks]

- Define Banking. Distinguish Between Unit and Branch Banking.
- Explain the Structure of Banking in India.

Q.IV. Answer any one of the following:

[1x12= 12mks]

- Explain Principles of Sound lending and Credit Management.
- Discuss types of Agency Services offered by a Bank.

Q.V. Answer any one of the following:

[1x12= 12mks]

- Discuss about different types of Non-Resident Accounts.
- State and explain the steps in opening a new Bank Account for an Individual Customer.

Q.VI. Answer any one of the following:

[1x12= 12mks]

- Discuss about different retail products offered by Banks.
- Explain the objectives and importance of Customer Relationship Management in Bank.
