

PRABODHAN EDUCATION SOCIETY'S
VIDYA PRABODHINI COLLEGE OF COMMERCE, EDUCATION,
COMPUTER AND MANAGEMENT, VIDYANAGAR, PARVARI, GOA

F.Y.B.COM. SEMESTER END EXAMINATION

APRIL 2018 (REGULAR)

(As per CBCS)

SUB: Generic Elective-2 (Banking-II)

SEMESTER: II

CLASS: F.Y.B.Com

DURATION: 02 hours

MAX. MARKS: 80 marks

- Instructions:**
- All Questions are Compulsory and are having internal choice
 - Figures to the right indicate full marks
 - Answer sub-questions in Q.I & Q.II in not more than 100 words each.
 - Answer questions in Q.III to Q. VI in not more than 400 words each.
 - Every main question should begin on fresh page.

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

[4x4=16 mks]

- Priority Banking
- Capital adequacy ratio
- Banker as a debtor
- Asset quality ratios
- Assets of a bank
- Liquidity ratios

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

[4x4=16 mks]

- Automated Teller Machine
- Real Time Gross Settlement
- Core Banking
- Endorsement
- Types of Cheques
- Credit Information Bureau

Q.III. Answer any one of the following:

[1x12= 12mks]

- Explain the role of a Banker as trustee, agent and consultant in Banker-Customer Relationship.
- Explain the Banker's Right of Lien, Set-off, Assignment and Appropriation of Accounts.

Q.IV. Answer any one of the following:

[1x12= 12mks]

- State and explain recent trends and development in banking technology.
- What is meant by Electronic Banking? Explain various types of electronic fund transfer system.

Q.V. Answer any one of the following:

[1x12= 12mks]

- Explain Profitability and Productivity ratios used to analyse Bank performance.
- Explain in detail about the liability side in a bank balance sheet.

Q.VI. Answer any one of the following:

[1x12= 12mks]

- What is meant by negotiable instrument? Explain different types of negotiable instruments.
- Explain different functions of Reserve Bank of India.
