

Programme: B.COM

Subject: Commerce

Course Code: GE-01

Course Title: Banking-I

Category: Generic Elective

Semester: I

Paper No: I

Time: 2 hours

Max. Marks: 80

Instructions:

1. The question paper contains 06 questions spread across 01 page
2. All questions are compulsory.
3. Answer Q.1 & Q.2 in not more than 100 words
4. Answer Q.3 to Q.6 in not more than 400 words
5. Figures to the right in brackets indicate maximum marks

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

[4x4=16 mks]

1. Mixed banking
2. Nomination facility
3. Regional rural banks
4. Demand draft
5. Branch Banking
6. Know Your Customer norms

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

[4x4=16 mks]

- a. Loan syndication
- b. Objectives of retail banking
- c. Cash Credit
- d. Importance of customer relationship management in banks
- e. Project finance
- f. Bills discounted by banks

Q.III. Answer any one of the following:

[1x12= 12mks]

1. Discuss about structure of commercial banking in India.
2. Explain the functions of Reserve Bank of India.

Q.IV. Answer any one of the following:

[1x12= 12mks]

1. Explain any two types of demand deposit accounts offered by a bank to its customers.
2. Enumerate various agency and miscellaneous services provided by a bank.

Q.V. Answer any one of the following:

[1x12= 12mks]

1. Explain four types of individual customers of a bank.
2. Discuss about three types of Non-resident accounts.

Q.VI. Answer any one of the following:

[1x12= 12mks]

1. What is meant by retail banking? Discuss three types of retail banking products.
2. Explain the principles of customer relationship management in banks.