

F.Y.B.COM SEMESTER END EXAMINATION

OCT-NOV/APRIL/MAY-JUNE 2018-19 (REGULAR / REPEAT / SPECIAL REPEAT)

SUB: Banking (CBCS)

SEMESTER: I DURATION: 2 Hours

MAX. MARKS:80

- Instructions:**
- i. All questions are compulsory and are having internal choice.
 - ii. Figures to the right indicate marks allotted.
 - iii. Answer fresh question on fresh page.
 - iv Q.I. and Q.II are to be answered in not more than 100 words.
 - v Q.III. to Q.VI are to be answered in not more than 400 words.

QI. Write a short note on ANY FOUR the following. (4X4=16)

- a) Public sector banks
- b) Functions of RBI
- c) Bank Nationalisation in India
- d) Hybrid deposit account
- e) Project Finance
- f) Bridge Loan

QII. Write a short note on ANY FOUR the following. (4X4=16)

- i. Need for Identity proof
- ii. Know your Customer (KYC)
- iii. Demand draft
- iv. Pass book
- v. Objectives of retail banking
- vi. Customer Relationship Management in Banking

Q III. Answer ANY ONE of the following. (1X12=12)

- A) Define Banking. Distinguish between Unit and Branch Banking.
- B) Explain the Structure of Banking in India.

Q IV. Answer ANY ONE of the following. (1X12=12)

- C) Explain the different types of Lending Facilities given by a Bank.
- D) Discuss the Agency services offered by a Bank

Q V. Answer ANY ONE of the following. (1X12=12)

- E) Discuss on various types of Bank customers.
- F) State and explain in detail the procedure of opening a deposit account.

Q.VI Answer ANY ONE of the following. (1X12=12)

- G) Explain the Principles of Customer Relationship Management in Banking.
- H) What is Retail Banking? Explain the different types of retail products offered by banks.