

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

F.Y.B.COM SEMESTER END EXAMINATION

APRIL 2018-19 REGULAR

SUB: BANKING – II (AS PER CBCS)

SEMESTER: II

DURATION: 2 hrs

MAX. MARKS: 80 Marks

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- Instructions:**
- All questions are compulsory, however internal choice is available.
 - Answer sub-questions in **Question 1** and **Question 2** in not more than 100 words each
 - Answer **Question 3** to **Question 6** in approximately 400 words each
 - Figures to the right indicate maximum marks assigned to the question
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- 1) Answer ***any four*** of the following: (4X4=16)
- Global Banking
 - Priority Banking
 - Signal storage and Retrieval
 - Internet Banking
 - Mobile Banking
 - HWAK
- 2) Answer ***any four*** of the following: (4X4=16)
- Note and Coin counting Machine
 - Recent trends and development in Banking
 - Capital Adequacy Ratio
 - CIBIL
 - Features of Negotiable Instruments
 - Significance of financial statements
- 3) A. Based on the nature of service provided by the banks, explain the various types of relationship that exists between banker and a customer. (1X12=12)
- OR
- B. Explain the various rights a banker gets for running of a banking business. (1X12=12)
- 4) A. The biggest revolution that came in banking industry is Digitization. In this context, explain the impact of IT on banking industry. (1X12=12)
- OR
- B. Explain with an example the process of banking payment intermediaries. (1X12=12)
- 5) A. Explain the significance of financial statements along with the Assets and Liabilities of the bank. (1X12=12)
- OR
- B. Following are the financial statements of Bank of Baroda. You are required to analyze its financial process by using CAMEL model. (1X12=12)

Consolidated Balance sheet of Bank of Baroda as on 31/3/18

Particulars	Sch. No.	₹
Capital		15,00,000
Reserves and Surplus		6,44,850
Deposits		83,01,000
Borrowings		90,000
Other Liabilities and Provisions		21,900
Total		105,57,750
Assets		
Cash and Balance with RBI		1,10,500
Balance with banks and money at call and short notice		2,00,000
Investments		27,60,000
Advances		46,16,250
Fixed Assets		25,65,000
Other Assets		3,06,000
Total		105,57,750
Bills for Collection		3,75,000

Profit and Loss a/c for the year ended 31/3/2018

Particulars	Sch. No.	₹
Income		
Interest Earned		10,45,350
Other Income		3,04,500
Total		13,49,850
Expenditure		
Interest Expended		6,00,600
Operating expenses		2,85,150
Provisions and contingencies		69,000
Total		9,54,750
Net Profit		3,95,100
Profit brought forward		1,22,250
Total		5,17,350

6) A. Explain in detail the main functions of Reserve Bank of India Act, 1934.

(1X12=12)

OR

B. Explain the various types of cheques.

(1X12=12)