

FYBCOM Semester End Assessment (Regular/Repeat)

November, 2022

Course Title: Banking-I

Course Code: UCOG101

Category: Generic Elective-I

Semester: I

Duration: 02 Hours

Max Marks: 80

Instructions:

- All questions are compulsory having internal choice.
- Figures to the right indicate maximum marks allotted.
- Answer any 04 sub questions in Q1 & Q2 in not more than 100 words each.
- Answer any 01 question of Q3 to Q6 in not more than 400 words each.

Q.1. Write a short note on any four of the following.

(4×4=16 marks)

- i. Chain and group banking
- ii. Pigmy and call deposits
- iii. Demand draft
- iv. Pricing of retail bank products
- v. Nationalisation of banks
- vi. Loan syndication

Q.2. Write a short note on any four of the following.

(4 x 4= 16 marks)

- i. Private and foreign banks
- ii. Project finance
- iii. Different types of bank slips
- iv. Objectives of retail banking
- v. Cash Credit facility
- vi. Pass book and statement of account

Q.3. Answer the any one of the following.

(1 x 12= 12 marks)

- a. What is meant by banking? Explain three types of banks operating in India.
- b. Discuss the functions of Reserve Bank of India.

Q.4. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Mr. Harish opens a current account in the Bank. Explain the features and merits of the current account.
- b. Discuss types of loans and advances provided by the banks to its customers.

Q.5. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Ms. Hema wants to open a saving bank account. Explain the procedure to open a bank account and list the number of documents required to open a bank account.
- b. State and explain various types of non-resident accounts offered by the banks in India.

Q.6. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Mr. Hitesh, Government employee, want to avail loan from a bank. Explain types of retail loans available with a bank.
 - b. Discuss the principles and importance of customer relationship management to a bank.
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