

FYBCOM SEMESTER END ASSESSMENT JUNE 2022

BANKING-II (UCOG111)

Semester: II

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 questions 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)

- Global banking
- Core banking
- Capital Adequacy Ratios
- Second generation reforms in banking
- Termination of banker customer-relationship
- Banking payment intermediaries

Q.2. Write a short note on *any four* of the following. (4 x 4= 16 marks)

- Priority banking
- Mobile banking
- Asset quality ratios
- Objectives of the Banking Regulation Act 1949
- Profitability ratios
- Functions of Reserve Bank of India

Q.3. Answer the *any one* of the following. (1 x 12= 12 marks)

- Explain the special features of banker-customer relationship.
- What is meant by banker's right? Explain the various types of banker's rights.

Q.4. Answer the *any one* of the following. (1 x 12= 12 marks)

- Explain the electronic fund transfer systems offered by the banks.
- Discuss about the recent developments in banking technology.

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

(1 x 12= 12 marks)

- a. Discuss the meaning and significance of financial statements of a bank.
- b. What is meant by the CAMELS approach in performance analysis of a bank?

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

(1 x 12= 12 marks)

- a. Discuss the obligations of a banker towards customer.
 - b. What is meant by the conventional systems in banking? State its drawbacks.
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