

Special

FYBCOM Semester End Assessment (~~Regular/Repeat~~)
June 2022

Course Title: Banking-II

Course Code: UCOG111

Category: Generic Elective-II

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 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. Global banking
- ii. Emerging trends in banking communication
- iii. Liquidity ratios in performance analysis of banks
- iv. Crossing of cheques
- v. Electronic payment intermediaries
- vi. Asset quality ratios in performance analysis of banks

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

(4 x 4= 16 marks)

- i. Day wise banking
- ii. Microfiche
- iii. Performance analysis of a bank
- iv. Second generation reforms in banking
- v. Profitability ratios in performance analysis of banks
- vi. Importance of endorsement

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

(1 x 12= 12 marks)

- a. Discuss rights and obligations of a banker.
- b. Explain the role of a banker as a trustee, agent, and consultant.

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

- a. Discuss features offered to customers for using debit and credit cards issued by a banker.
- b. Mr. Uday wants to avail Internet and Mobile banking services from State Bank of India, Mapusa Branch. Explain both the services.

Q.5. Answer the any one of the following. (1 x 12= 12 marks)

- a. Ms. Uma wish to analyse the performance of HDFC bank. Explain CAMELS approach.
- b. Discuss asset and liabilities for a Commercial bank in India.

Q.6. Answer the any one of the following. (1 x 12= 12 marks)

- a. Explain objectives and functions of Banking Regulation Act, 1949.
 - b. Mr. Ulhas wants to avail cheque book facility from the ICICI Bank. Explain the features of a cheque as a negotiable instrument.
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