

**FYBCOM Semester End Assessment (Regular/Repeat)**  
**APRIL/MAY 2023**

**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. Priority banking
- ii. Impact of information technology in banking
- iii. Productivity ratios in performance analysis of banks
- iv. Endorsement of cheques
- v. Automated Teller Machine
- vi. Credit to Deposit ratio in performance analysis of banks

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

- i. Paperless & branchless banking
- ii. Note and coin counting & vending machines
- iii. Significance of financial statement of a bank
- iv. Credit Information Bureau (India) limited
- v. Capital adequacy ratios in performance analysis of banks
- vi. Types of Cheques

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

- a. Discuss special features of banker customer relationship.
- b. Banker has rights and obligations. Explain them to a new customer of a bank.

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

(1 x 12= 12 marks)

- a. Mr. Aditya wants to make online payment. Discuss various electronic fund transfer options.
- b. What is meant by conventional banking system? Explain its limitations.

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

(1 x 12= 12 marks)

- a. Ms. Aditi wants to learn about financial statement of a bank. Explain assets and liabilities of a bank.
- b. Discuss revenues and expenses 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 Reserve Bank of India.
  - b. Mr. Surya want to register a complaint about banking services. Discuss the provisions of Ombudsman Act.
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