

D.C.T.'s S. S. DEMPO COLLEGE OF COMMERCE AND ECONOMICS  
Altinho, Panaji – Goa  
Semester I Supplementary Examination (SEE) – JUNE 2016

**FOUNDATION COURSE – FUNDAMENTALS OF BANKING – I**

Duration: **2 hours**

Marks: **80**

Instructions: - 1) All questions are Compulsory, however internal choice is available.  
2) Figures to the right indicate maximum marks to the question.

**Q.No.I.** Explain in brief Any Five of the following

**5 x 4=20**

- A) Regional Rural Banks
- B) Cooperative Bank
- C) Non-scheduled banks
- D) Principles of lending (any two)
- E) Overdraft
- F) Bridge loan.

**Q.No.II.** Explain in brief Any Six of the following

**6 x 4=24**

- A) Demand draft
- B) Specimen Signature
- C) Nomination
- D) ATM's
- E) Internet Banking
- F) Pay order
- G) Retail banking

**Q.No.III.**

A) Explain in detail the different types of deposits.

**(12 marks)**

**OR**

B) Explain in detail the Different types of lending facilities.

**(12 marks)**

**Q.No.IV.**

A) i. Explain Pay-in slip & Withdrawal slip.

**(2 x 6 marks)**

ii. Nonresident accounts.

**OR**

B) Explain Trusts, Club, Local Authorities and Co-operative societies as types of bank customers.

**(12 marks)**

**Q.No.V.**

A) Explain in detail any four retail loan products.

**(12 marks)**

**OR**

B) Explain in detail the different types of cards?

**(12 marks)**