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(Pages : 2)

Reg. No.....

Name.....

B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, NOVEMBER 2018

First Semester

Core Course II—MODERN BANKING

[Common for Model I, Model II and U.G.C. Sponsored B.Com. Degree Programmes]

(2013—2016 Admissions)

Time : Three Hours

Maximum Marks : 80

Part A (Short Answer Questions)

Answer all questions.

Each question carries 1 mark.

1. What is an Industrial bank ?
2. What is a recurring deposit ?
3. What is EMI ?
4. What is a farm loan ?
5. What is RTGS ?
6. What is Debit Card ?
7. Define Endorsement.
8. What is general lien ?
9. What is rural banking ?
10. Define Micro finance.

(10 × 1 = 10)

Part B

Answer any eight questions.

Each question carries 2 marks.

11. Explain the term Cash Credit.
12. Why Central bank is known as lender of last resort ?
13. What are the purposes of personal loans ?
14. Explain the features of retail banking.
15. Explain offshore banking.

Turn over

16. What are the advantages of internet banking ?
17. Distinguish between Fixed Deposit and Current Deposit.
18. What is set off ?
19. What is MICR cheque ?
20. Define Cheque.
21. What are the functions of NABARD ?
22. What are the objectives of rural credit ?

(8 × 2 = 16)

Part C

*Answer any six questions.
Each question carries 4 marks.*

23. Explain the objectives of nationalisation of banks.
24. Distinguish between Public and Private Sector banks.
25. What are the features of housing loans ?
26. What is ATM ? Discuss its features.
27. What is a Credit Card ? What are its merits to businessmen ?
28. What is social banking ? What are its merits ?
29. Explain the different types of Endorsement.
30. Explain the methods of crossing a cheque.
31. Explain the functions of RRBs.

(6 × 4 = 24)

Part D (Long Essays)

*Answer any two questions.
Each question carries 15 marks.*

32. Explain the functions of Commercial banks.
33. What is retail banking ? Explain its products and services.
34. Explain the merits and demerits of internet banking.
35. What is crossing of cheque ? Distinguish between general crossing and special crossing.

(2 × 15 = 30)