

B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, NOVEMBER 2015**First Semester****Core Course II—MODERN BANKING**

(Common for Model I, Model II and U.G.C. Sponsored B.Com. Programmes)

(2013 Admission onwards)

Time : Three Hours

Maximum : 80 Marks

Part A (Short Answer Questions)*Answer all questions.**Each question carries 1 mark.*

1. Define a bank.
2. What is EFT ?
3. Explain a stale cheque.
4. What is blank endorsement ?
5. Explain micro financing.
6. What is Kissan card ?
7. Explain liquidity.
8. What is EMI ?
9. What is current deposit ?
10. What is overdraft ?

(10 × 1 = 10)

Part B (Brief Answers)*Answer any eight questions.**Each question carries 2 marks.*

11. Explain the term KYC.
12. What is account payee crossing ?
13. Explain offshore banking.
14. What are the benefits of internet banking ?
15. Explain rural banking ?
16. What are the types of banks ?
17. What is financial inclusion ?

Turn over

18. Explain the note issue function of central bank.
19. Explain the various E-banking facilities available today.
20. What is derivative deposit ?
21. Distinguish between a cheque and a draft
22. Briefly explain consortium banking.

(8 × 2 = 16)

Part C (Short Essays)

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

23. What are the precautions a banker should take while opening an account in the name of a married woman ?
24. Distinguish between public and private sector banks.
25. Explain the different methods of crossing a cheque.
26. Explain the importance of agriculture debt relief scheme.
27. What are the steps to be taken for availing a housing loan ?
28. How does debit card and credit card differ ?
29. What is social banking ? What are its merits ?
30. What is Hi-Tech banking ? Explain its functions.
31. Explain the sources of profit of commercial banks.

(6 × 4 = 24)

Part D (Long Essays)

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

32. What are the major functions of Commercial banks ?
33. Explain the important emerging trends in banking sector today.
34. What is endorsement ? What are the different types of endorsements.
35. Define a Cheque. Explain its features. What are the factors a banker should examine before paying a customer's cheque.

(2 × 15 = 30)