

B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, NOVEMBER 2013**First Semester****Core Course II – MODERN BANKING**

(Common for Model I, Model II and UGC sponsored B.Com. Degree programmes)

(2013 Admissions)

Time : Three Hours

Maximum : 80 Marks

Part A (Short Answer Questions)

Answer all questions.

Each question carries 1 mark.

1. Define Commercial Bank.
2. What is E.M.I. ?
3. What is a recurring deposit ?
4. What is a bearer cheque ?
5. Explain micro financing.
6. What is RTGS ?
7. Explain floating rate of interest.
8. Define general lien.
9. What is blank endorsement ?
10. What is kisan card ?

(10 × 1 = 10)

Part B (Short Answer)

Answer any eight questions.

Each question carries 2 marks.

11. How does cheque and draft differ ?
12. Explain the term loans creates deposits.
13. Explain the term cash credit.

Turn over

14. What are the advantages of internet banking?
15. Explain off shore banking.
16. Explain the term financial inclusion.
17. What is an order cheque?
18. What is core banking?
19. What do you mean by priority sector advancing?
20. Who is a banking ombudsman?
21. What is the purpose of bridge loan?
22. Explain the term KYC.

(8 × 2 = 16)

Part C (Short Essay)

*Answer any **six** questions.*

Each question carries 4 marks.

23. How does debit card and credit card differ?
24. What are the different types of deposits?
25. What are the reasons for nationalization of commercial banks?
26. What do you mean by capital adequacy norms?
27. How can we say the relationship between banker and customer as debtor creditor relationship?
28. Explain the importance of agriculture debt relief scheme.
29. Explain MICR cheque.
30. How to open an account in the name of minor?
31. What are the functions of a lead bank in a district?

(6 × 4 = 24)

Part D (Essay)

*Answer any **two** questions.*

Each question carries 15 marks.

32. How commercial banks create credit?
33. Explain the different general relations exist between a banker and customer.
34. What is endorsement? What are the different types of endorsements?
35. How banks meet the needs of rural people?

(2 × 15 = 30)