E 6556

B.Com. DEGREE (C.B.C.S.S.) EXAMINATION, SEPTEMBER 2024

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

Answer **all** *questions.*

Each question carries 1 *mark.*

1. Define social banking.

2. State any *four* services of co-operative banks.

3. What do you mean by scheduled bank ?

4. Define the term customer under Indian Banking Law.

5. Define Repo Rate.

6. What do you mean by Garnishee order ?

7. What are the advantages of special crossing ?

8. What do you mean by EFT ?

9. What do you mean by EMI ?

10. What are the salient features of home loan ?

(10 × 1 = 10)

Turn over

Part B

Answer any **eight** *questions.*

Each question carries 2 marks.

11. What are the objectives of nationalization of banks ?

12. Define Development Bank.

13. Mention the limitations of credit creation.

14. Mention the features of current deposits.

15. What are value-added services in banking ?

16. What are marked cheques ?

17. What is banker's general lien ?

18. Distinguish between overdraft and cash credit.

19. What do you mean by Account payee crossing ?

20. Explain the features of NEFT.

21. Define priority sectors.

22. What is NPA in banking ?

$(8 \times 2 = 16)$

Part C

Answer any **six** *questions.*

Each question carries 4 marks.

23. Briefly explain the role co-operative banks on rural development.

24. Discuss the important functions of commercial banks.

25. What are the reasons for the growth of Retail Banking in India ?

26. What is the Capital Adequacy Ratio ? What's the purpose of the CAR ?

27. Briefly describe the different types of farm loans.

28. Distinguish between debit card and credit card.

29. Explain the features of E-cheque.

30. Explain 'material alteration'.

31. Briefly discuss the functions of Bank Ombudsman.

$(6 \times 4 = 24)$

Part D

Answer any **two** *questions.*

Each question carries 15 *marks.*

32. Discuss the features of different types of bank accounts.

33. Explain the techniques of credit creation by modern commercial banks.

34. Explain the relationship between the banker and customer.

35. Explain the procedure for procuring education loans.

$(2 \times 15 = 30)$