

QP CODE: 25003226



Reg No : .....

Name : .....

**UNDER GRADUATE (CBCS) SPECIAL REAPPEARANCE EXAMINATIONS,  
FEBRUARY 2025**

**Fifth Semester**

(Offered by the Board of Studies in Management and Business Studies)

**OPEN COURSE - BM5OPT25 - MODERN BANKING**

2022 Admission Only

6B1A310C

Time: 3 Hours

Max. Marks : 80

**Part A**

*Answer any **ten** questions.*

*Each question carries **2** marks.*

1. Define minor.
2. What do you mean by joint account?
3. What do you mean by CASA product?
4. What do you mean by agricultural banks?
5. What do you mean by "crossing of cheque"?
6. What do you mean by Chellan?
7. What are the legal consequences of endorsement?
8. What is E-purse?
9. What is CAMELS rating system?
10. What are treasury operations?
11. Define CRR.
12. Define reverse repo rate.

(10×2=20)

**Part B**

*Answer any **six** questions.*

*Each question carries **5** marks.*

13. Discuss various aspects' of the banker's right to combine accounts of a customer.





14. What the precautions should a banker take in opening account of limited companies?
15. Distinguish between saving account and current account.
16. Explain difference between electronic cheque and traditional cheque.
17. State the difference between holder and due course.
18. State the procedure for filing complaints with Banking Ombudsman.
19. Explain the various initiatives by the Central Government under the concept of social banking.
20. Define bank assurance. Briefly mention the various financial products available in the financial supermarket.
21. What is foreign exchange trading? Explain the various types of transactions under FX trading.

(6×5=30)

**Part C**

*Answer any **two** questions.*

*Each question carries **15** marks.*

22. Explain the general relationship between 'banker' and 'customer'.
23. Explain primary functions of commercial bank.
24. List out the common reasons for dishonor of a cheque . What are the consequences of wrongful dishonor of cheque?
25. What is social banking? Explain briefly the various social reforms implemented in the banking structure in India.

(2×15=30)

