



M 9695

Reg. No. :

Name :

V Semester B.Com. Degree (CCSS – Reg./Supple./Imp.)
Examination, November 2015
CORE COURSE IN COMMERCE
5B10 COM : Modern Banking
(2012 Admn. Onwards)

Time : 3 Hours

Max. Weightage : 30

PART – A

This part consist of **two** bunches of questions carrying **equal** weightage of **one**.
Answer **all**.

I. Choose the correct answer :

- 1) Lender of the last resort
a) SBI b) SBT c) RBI d) None of these
- 2) Transfer of fund from one source to another through electronic media
a) ECS b) EFT c) RTGs d) Telebanking
- 3) Electronic image of paper cheque
a) E cheque b) I – cheque c) M – cheque d) None
- 4) Demand deposit is also called
a) Saving deposit b) Recurring deposit
c) Current deposit d) Fixed deposit (W. = 1)

II. Fill in the blanks with suitable words :

- 5) _____ is the Central Bank of India.
a) NABARD b) CBI c) RBI d) None
- 6) _____ mortgage is a mortgage in which mortgager transfers the possession of the property.
a) Simple b) English
c) Usufructuary d) Mortgage by condition sell

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- 7) Accepting of deposit is _____ function of a commercial bank.
a) Primary b) Secondary c) Agency d) None of these
- 8) Fiduciary limit is determined by the _____
a) RBI b) SBI c) Government d) None (W. = 1)

PART – B

Answer **any eight** questions. **Each** carries **1** weight.

- 9) What do you mean by floating charge ?
- 10) What is open market operation ?
- 11) Define banking.
- 12) What is universal banking ?
- 13) What is non-performing asset ?
- 14) What do you mean by ATM ?
- 15) What is statutory liquidity ratio ?
- 16) Who is a banker ?
- 17) What is right of set off ?
- 18) What do you mean by net banking ? (W. 8×1=8)

PART – C

Answer **any six** questions. **Each** carries a weightage of **two**.

- 19) Distinguish between overdraft and cash credit.
- 20) What are the objectives of credit control ?
- 21) What are the features of CORE banking ?
- 22) Explain the limitations of selective credit control.
- 23) State the essential features of e-cheque.



- 24) Distinguish between debit card and credit card.
- 25) What are the precautions to be taken by the banker while opening an account in the name of a minor ?
- 26) What are the various ways of creating money ? (W. 6×2=12)

PART – D

Answer **any two** questions. **Each** carries a weightage of **4**.

- 27) Explain the various forms of selective credit control method adopted by RBI.
 - 28) Describe briefly the functions of a Commercial Bank.
 - 29) When a banker can disclose the secrecy of customer's account ? (W. 2×4=8)
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