

B.COM. DEGREE END SEMESTER EXAMINATION - OCTOBER 2019**SEMESTER –5: COMMERCE (CORE COURSE)****COURSE: 15U5RCOM14: MODERN BANKING**

(Common for Regular 2017 admission & Improvement 2016/ Supplementary 2016/2015 admission)

Time: Three Hours

Max. Marks: 75

SECTION A

*Answer **all** questions. Each question carries **2** marks.*

1. What do you mean by fund based advance?
2. Define clean advance.
3. Define doubtful asset under NPA.
4. What is lead bank?
5. What is hypothecation?
6. Define payment system.
7. What is fee based income?
8. What is consumer loan?
9. Who is an Endorsee?
10. How does floating interest rate differ from fixed interest rate? (2 x 10 = 20)

SECTION B

*Answer **any five** questions. Each question carries **5** marks.*

11. Explain circumstances for the termination of customer relationship
12. Explain the benefits of electronic banking.
13. List out the challenges of retail banking in India.
14. List out the conditions for Right of Set Off.
15. Explain the qualities of a good collateral.
16. Explain the traditional characteristics of micro finance.
17. Briefly explain the parties to credit card transactions. (5 x 5 = 25)

SECTION C

*Answer **any three** questions. Each question carries **10** marks*

18. Explain the account opening procedure for companies.
19. Discuss various modern delivery channels and their advantages.
20. Explain role of micro finance in Indian economy.
21. Suppose you are a credit officer and have been asked to look after credit monitoring of your branch. Explain the various steps you will follow in credit monitoring.
22. Explain the cardinal principles of lending. (10 x 3 = 30)