

Reg. No.....

Name.....

B.COM. DEGREE END SEMESTER EXAMINATION OCTOBER 2017SEMESTER –5: **COMMERCE (CORE COURSE)**COURSE: **15U5RCOM15: MODERN BANKING***(For Regular 2015 admission)*

Time: Three Hours

Max. Marks: 75

SECTION A*Answer **all** questions. Each question carries **two** marks.*

1. What is meant by derivative deposit?
2. What is SLR?
3. What is RTGS?
4. Explain vehicle loan.
5. What is financial inclusion?
6. Who is a holder in due course?
7. Define banker.
8. What is set off?
9. What is micro credit?
10. What is cheque truncation?

(2 x 10 = 20)**SECTION B***Answer **any five** questions. Each question carries **five** marks.*

11. What do you mean by capital adequacy norms?
12. What is banking ombudsman scheme?
13. Write a note on personal loans.
14. When is a banker justified in refusing payment of a cheque?
15. Explain the general relationship between banker and customer.
16. Why central bank is known as lender of last resort?
17. State the features of BASEL III.

(5 x 5 = 25)**SECTION C***Answer **any three** questions. Each question carries **ten** marks.*

18. Explain the functions of commercial banks.
19. Describe the important emerging trends in banking sector today.
20. What is E-banking? Explain the advantages and disadvantages of E-banking.
21. What is credit control? Explain the weapons of credit control.
22. Explain in detail the rights and obligations of a banker.

(10 x 3 =30)
