

Reg. No.....

Name.....

**BA/BSc/BCOM DEGREE EXAMINATION OCTOBER 2015**

SEMESTER – 1 : COMMERCE (CORE)

COURSE: U1CRCOM2: MODERN BANKING

*(Supplementary / Improvement)*

Time : Three Hours

Max. Marks: 75

**Section A****I. Answer all the following questions. Each question carries one mark.**

1. Expand PIN.
2. Expand SWIFT.
3. RTGS Stand for .....
4. Expand MSME.
5. Who is the present RBI Governor?
6. The CRR rate at present is .....
7. Expand MICR.
8. Name the largest public sector bank in India.
9. How many banks were nationalized in 1969?
10. Expand EFT.

(1 x 10 = 10)

**Section B****II. Answer any eight of the following each carry two marks**

11. Define a 'cheque'.
12. What is the objective of Kisan Credit card?
13. What is an ATM card?
14. What do you mean by 'No-Frills' account?
15. What is EMI?
16. Define the term 'Customer'?
17. What is an Ante-Dated cheque?
18. What is an 'Overdraft'?
19. What do you mean by 'Telebanking'?
20. What is a bank passbook?

(2 x 8 = 16)

(PTO)

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**Section C**

**III.** Answer any **five** of the following. Each question carries five marks

21. Distinguish between Debit Cards and Credit Cards.
22. Distinguish between Fixed rate and Floating rate of Interest.
23. Explain the precautions to be taken by a bank before opening an account.
24. Explain the characteristics of cheque truncation.
25. Explain the need and importance of microfinance.
26. Give a brief account on the origin and evolution of banks.
27. Explain the features of rural banking. (5 x 5 = 25)

**Section D**

**IV.** Answer any **two** questions each carries **12** marks.

28. Explain the objects and operations of the banking Ombudsman scheme.
29. Explain the various kinds of Endorsements, bringing out the significance of each.
30. Explain the nature and importance of various retail banking products and services offered by commercial banks.
31. Enumerate the classification of banks and give a brief account on the role of banks in credit creation. (12 x 2 = 24)

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