Reg. No.......................... Name....................................

B.COM DEGREE END SEMESTER EXAMINATION OCTROBER 2016

SEMESTER **– 1: COMMERCE (CORE COURSE)**

COURSE: **U1CRCOM2 – MODERN BANKING**

For Supplementary Candidates (2014 Admission)

Time: Three Hours   Max. Marks: 75

SECTION A

I.   Answer **all** questions. Each question carries one mark.

1. Give an example of a Private Bank
2. SLR rate is ....
3. Expand SARFAESI.
4. RTGS stands for ....
5. Who is the present RBI Governor?
6. When was RBI established?
7. Expand ATM.
8. Give the name of a scheduled bank with its head office in Kerala.
9. Expand KYC.
10. Expand EFT.

(1 x 10 = 10)

SECTION B

II.   Answer **any eight** of the following.

11. What is an Ante-Dated Cheque?
12. Explain FDR.
13. Who are the parties to a Cheque?
14. Define Banking.
15. What do you mean by Different Rate of interest Scheme?
16. What is a Credit card?
17. What do you mean by Differential Interest Rate?
18. Define 'Endorsement'
19. What do you mean by Telebanking?
20. What do you mean by Social Banking?

SECTION C

III. Answer **any five** of the following.

21. What are the functions of Commercial Banks?

22. Explain the various types of Bank Accounts.

23. Explain the challenges in Retails Banking

24. Enumerate the functions of NABARD

25. Explain the functions of Banking Ombudsman.

26. Write a short note on EMI.

27. What are the advantages of E-Purse?

(5 x 5 = 25)

SECTION D

IV. Answer **any two** of the following

28. What are the circumstances where a banker dishonors a Cheque?

29. Define NPA. Explain the various Categories of NPAs.

30. Explain the procedure for obtaining a Housing Loan from a Bank.

31. Describe the general features of the relationship between a banker and a customer

(12 x 2 = 24)

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