

**B. COM. DEGREE END SEMESTER EXAMINATION OCT. 2020: JANUARY 2021****SEMESTER – 5: COMMERCE (CORE COURSE)****COURSE: 15U5CRCOM14: MODERN BANKING**

*(Common for Regular 2018 admission and Improvement 2017/ Supplementary 2017/2016/2015 admissions)*

Time: Three Hours

Max. Marks: 75

**SECTION – A**

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

1. What is meant by e-banking?
2. Expand the term CORE?
3. What is meant by EFT?
4. What is meant bridge loan?
5. What is meant by restrictive endorsement?
6. Write a note on banking ombudsman.
7. What is meant by general crossing?
8. What is meant by standing order?
9. What is meant by leasing?
10. What is KYC? (2 × 10 = 20)

**SECTION – B**

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

11. Explain the importance of retail banking.
12. Explain the procedure for closure of a bank account.
13. Explain the significance of KYC norms.
14. Explain the different types of loans.
15. Explain the mechanism of CORE banking.
16. Explain the role of banking in the economic development.
17. Differentiate conventional banking and e-banking. (5 × 5 = 25)

**SECTION- C**

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

18. Describe the reforms and innovations in the banking sector.
19. Explain the relationship between Banker and Customer.
20. Explain the functions of commercial banks.
21. Differentiate retail banking and wholesale banking. Explain the products of retail banking.
22. Explain NPA. Discuss the problems NPA and the remedial measures. (10 x 3 = 30)