

Reg. No.....

Name.....

**B.COM. DEGREE END SEMESTER EXAMINATION: OCTOBER 2022****SEMESTER 5: COMMERCE (CORE COURSE)****COURSE: 15U5RCOM14 : MODERN BANKING***(Common for Supplementary 2015/2016/2017/2018 admissions)*

Time: Three Hours

Max. Marks: 75

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

1. What is demand liabilities?
2. What is capital adequacy ratio.
3. What is hypothecation?
4. What is KYC?
5. Define special crossing.
6. Expand the term CORE in CORE Banking.
7. Define banker.
8. What is consumer loan?
9. What is meant by derivative deposit?
10. Who is an Endorsee?

(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. Explain the benefits of electronic banking.
13. Why end use of the fund is important in credit monitoring?
14. When is a banker justified in refusing payment of a cheque?
15. Differentiate conventional banking and e-banking.
16. Briefly explain the type of complaints under banking ombudsman.
17. Briefly explain the parties to a credit card transaction.

(5 x 5 = 25)

**SECTION C***Answer any three questions. Each question carries ten marks.*

18. Explain the functions of commercial banks.
19. Explain role of micro finance in Indian economy.
20. Discuss the role of RBI in Indian Banking Sector.
21. Explain the cardinal principles of lending.
22. A restaurants owner approaches you, Assistant Manager of Kerala Bank, for the following loans.  
Which of the loan(s) you would consider favorably and which would you reject? Give reasons for your decisions.
  - A. Working capital Loan
  - B. Buying Car for the owner

(10 x 3 = 30)