

B.COM. DEGREE END SEMESTER EXAMINATION - OCTOBER/NOVEMBER 2018**SEMESTER –1: COMMERCE (CORE COURSE)****COURSE: U1RCOM2: MODERN BANKING***(For supplementary - 2014 admission)*

Time: Three Hours

Max. Marks: 75

SECTION A*Answer **all** questions. Each question carries **1** mark.*

1. Expand BPLR.
2. Expand SARFAESI.
3. Expand MSME.
4. RTGS stands for
5. Name the largest public sector bank in India.
6. How many banks were nationalized in 1969?
7. Expand EFT
8. Give the name of a scheduled bank with its head office in Kerala.
9. The Repo rate at present is
10. When was RBI established? (1 x 10 = 10)

SECTION B*Answer **any eight** questions. Each question carries **2** marks*

11. What is the objective of Kisan Credit card?
12. Who are the parties to a Cheque?
13. What do you mean by 'Telebanking'?
14. What do you mean by Differential Interest Rate?
15. What is cash credit?
16. What is floating rate of interest?
17. What is an Ante-Dated cheque?
18. What is a Pass Book?
19. Name any two Priority sectors for lending as stipulated by the RBI.
20. What is Cheque Truncation system? (2 x 8 = 16)

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

21. Define 'General Crossing'. Give the Specimen of general crossing.
22. Explain the various types of Bank Accounts.
23. Distinguish between Fixed rate and Floating rate of Interest.
24. Explain the need and importance of microfinance.
25. Explain the functions of Banking Ombudsman.

26. What are the functions of a Commercial Banks?

27. Enumerate the functions of NABARD.

(5 x 5 = 25)

SECTION D

*Answer **any two** questions. Each question carries **12** marks*

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

29. Explain the various kinds of Endorsements, bringing out the significance of each.

30. What are the circumstances where a banker dishonours a Cheque?

31. Why the priority sector lending obligations are imposed by the RBI? Outline the classification of priority sector advances.

(12 x 2 = 24)
