

**First Semester FYUGP Degree Supplementary Examination
January 2025**

KU1DSCCOM102 - BASICS OF BANKING

2024 Admission onwards

Time : 2 hours

Maximum Marks : 70

Section A

Answer any 6 questions. Each carry 3 marks.

1. Explain Development Banks.
2. Describe Recurring deposit account
3. What do you understand by clearing house?
4. What is a garnishee order?
5. Discuss the different parties to a cheque.
6. What are the documents to be produced for KYC verification?
7. Indicate the advantages of mobile banking.
8. Describe the advantages of UPI transactions.

Section B

Answer any 4 questions. Each carry 6 marks.

9. Outline the structure of banking sector in India.
10. Explain the weaknesses of Indian Banking system.
11. Explain the important agency services of commercial banks
12. Prescribe the reasons for calling the bank as a dignified debtor.
13. Elaborate on the detailed procedure involved in the bank account opening process.
14. Categorize the different types of cheques.

Section C

Answer any 2 questions. Each carry 14 marks.

15. Give a layout of the Structure and functioning of RBI.
16. RBI Plays a significant role in regulating Indian Banking system. Justify
17. Distinguish between conventional banking and e-banking and explain the various models for e-banking.