

**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. Give the meaning of Scheduled bank? List out the conditions
2. What do you understand by organized banking system.
3. Describe Credit creation?
4. Describe the functions of Local Board of RBI.
5. Give a note on the activities of Banking operations and development Department of RBI.
6. When does a banker act as a trustee of the customer?
7. Explain the role of a bank as a trustee.
8. What do you understand by clearing of cheque?

Section B

Answer any 4 questions. Each carry 6 marks.

9. Outline the structure of banking sector in India.
10. Explain the different types of deposits
11. List out and explain the different forms of advances
12. Prescribe the reasons for calling the bank as a dignified debtor.
13. Explain the features of a crossed cheque and their implications for transactions.
14. Explain the precautions to be taken by a paying banker while making payment of cheques.

Section C

Answer any 2 questions. Each carry 14 marks.

15. Distinguish between conventional banking and e-banking and explain the various models for e-banking.
16. Explore how the digital payment gateways revolutionized the functioning of banking system.
17. Evaluate the credit control measures of RBI

Don Bosco Arts and Science College
Angadikadavu, Kannur
lib.donbosco.ac.in

