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M 11440

Reg. No. :

Name :



V Semester B.A./B.Sc./B.Com./B.B.A./B.B.A.T.T.M./B.B.M./B.C.A./B.S.W.

Degree (CCSS-Regular) Examination, November 2011

CORE COURSE IN COMMERCE

5B10 COM : Modern Banking

Time: 3 Hours

Max. Weightage : 30

PART - A

This Part consist of two bunch of questions carrying equal weightage of one each. Each bunch consist of four objective type questions. Answer all questions.

I. Fill in the blanks :

- 1) _____ is the Central Bank of India.
- 2) Current Deposits are also known as _____
- 3) Asset convertible into cash quickly is known as _____ asset.
- 4) Credit control aims to control the purpose of credit is _____ methods of credit control. (W = 1)

Choose the correct answer from the alternatives.

- 5) A cheque become stale after _____ months.
 - a) 2 months
 - b) 3 months
 - c) 6 months
 - d) None of these
- 6) Signature of one rupee notes is made by the finance secretary but on the other notes by
 - a) Prime Minister
 - b) President of India
 - c) Governor of RBI
 - d) Finance Minister

P.T.O.



- 7) Fixed deposits are called
- a) Term Deposit
 - b) Demand Deposit
 - c) Current Deposit
 - d) None of these
- 8) KYC means
- a) Know Your Customer
 - b) Know Your Creditor
 - c) Know Your Cost
 - d) None of these
- (W = 1)

PART – B

III. Answer **any 8** questions in **one** or **two** sentence. **Each** question carries a weightage of **one**.

- 9) What is SWIFT ?
- 10) What is telebanking ?
- 11) Mention the meaning of simple mortgage.
- 12) Define lien.
- 13) What is pledge ?
- 14) What is cash credit ?
- 15) Who is giving collateral security ?
- 16) What is liquidity ?
- 17) What is a bank ?
- 18) Expand EFT.

(W = 8×1=8)

PART – C

IV. Answer **any 6** questions. Answer not to exceed **one** page. **Each** question carries a weightage of **two** :

- 19) Distinguish between loan and overdraft.
- 20) What are the features of secured advance ?



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- 21) Explain proportional reserve system of note issue.
- 22) Explain briefly the mechanism of bank rate.
- 23) What are the agency services performed by a commercial bank.
- 24) What are the precautions to be taken by the banker while opening account in the name of a minor ?
- 25) Explain the promotional functions of RBI.
- 26) Explain the different types of loans. (W = 6×2=12)

PART – D

V. Answer **any two** questions. **Each** question carries a weightage of **four**.

- 27) Explain the primary relationship between a banker and a customer.
 - 28) What are the quantitative methods of credit control of the Central Bank.
Explain the mechanism.
 - 29) Explain the features of different type of bank deposits. (W = 2×4=8)
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