



K16U 1463

Reg. No. : .....

Name : .....

V Semester B.Com. Degree (CCSS-Supple./Imp.)  
Examination, November 2016  
Core Course in Commerce  
5B10 COM : MODERN BANKING  
(2012-13 Admissions)

Time : 3 Hours

Max. Weightage : 30

PART – A

This Part consist of **two** bunches of questions carrying **equal** weightage of **one**.  
**Each** bunch consist of **4** objective type questions. Answer **all** questions.

I. Choose the **correct** answer.

1) A bank which is included in the second schedule of the RBI Act, 1934

- |                       |                   |
|-----------------------|-------------------|
| a) Non-scheduled Bank | b) Scheduled Bank |
| c) Co-operation Bank  | d) SBT            |

2) An instrument which enables a customer to purchase goods up to a certain limit without making immediate payment

- |                |                      |
|----------------|----------------------|
| a) Debit card  | b) Travellers cheque |
| c) Credit card | d) Bank draft        |

3) The right of a creditor to retain any property belong to the debtor until all the debts is repaid

- |                 |                    |
|-----------------|--------------------|
| a) General lien | b) Particular lien |
| c) Special lien | d) Lien            |

4) Transfer of funds from one source to another through electronic media

- |         |                 |
|---------|-----------------|
| a) ECS  | b) EFT          |
| c) RTES | d) Tale banking |

(W= 1)

P.T.O.





PART – C

Answer **any six** questions. **Each** carries a weightage of **two**.

19. What are the different form of rationing of credit ?
20. Explain the objective of selective credit control.
21. What are the promotional and developmental functions of RBI ?
22. Distinguish between saving bank account and fixed deposit account.
23. What are the items appearing in the liability side of the balance sheet of a commercial bank ?
24. What are the precautions to be taken by a banker while opening an account in the name of a minor ?
25. What are the salient features of SWIFT ?
26. Explain briefly the principles of sound lendings. (W : 6×2=12)

PART – D

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

27. Explain the different forms of mortgages.
  28. Describe the special relationship between a banker and customer.
  29. Explain the primary functions of a commercial bank. (W : 2×4=8)
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