

TB141070

REG.NO.....

NAME:.....

**B. COM DEGREE (C.B.C.S.S) EXAMINATION, NOVEMBER 2014
FIRST SEMESTER
COMIMB – CORE 2 – MODERN BANKING**

Time: Three Hours

Maximum: 80 Marks

Part A (Short Answer Questions)

Answer all questions. Each question carries 1 mark

1. Who is a banker?
2. What is a scheduled bank?
3. Define cheque.
4. What is core banking?
5. Define endorsement.
6. What is debit card?
7. What is RTGS?
8. What is electronic cheque?
9. Explain the term 'interest'.
10. What is SLR?

(10 x 1 = 10)

Part B (Brief Answer Questions)

Answer any eight questions. Each question carries 2 marks.

11. What is recurring deposit?
12. What is creation of credit?
13. What is no frills account?
14. Explain social banking.
15. What is mobile banking?
16. Explain cheque truncation.
17. What is mutilated cheque?
18. What is rural banking?
19. Distinguish between cash credit and overdraft.
20. What is financial inclusion?

(P.T.O)

21. What is marking of cheque?
22. Who is holder in due course? (8 x 2 = 16)

Part C (Short Essay)

Answer any six questions. Each question carries 4 marks.

23. What are the advantages of branch banking?
24. Explain the different types of deposits accepted by banks?
25. Distinguish between credit card and debit card.
26. What are the features of internet banking?
27. What are the functions of lead banks?
28. What are the features of savings account?
29. Explain the terms “account payee” crossing and “non negotiable” crossing.
30. What are the features of micro finance?
31. What are non performing assets? (6x4=24)

Part D (Essay)

Answer any two questions. Each question carries 15 marks.

32. Define the terms ‘banker’ and ‘customer’. Discuss the nature of relationship between banker and customer.
33. Explain banking innovations bringing out their merits and demerits.
34. What are the important rights and obligations of a banker?
35. What is meant by dishonour of cheque? What are the grounds on which a banker can lawfully refuse payment of a cheque? (15 x 2 = 30)