

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.

Choose the correct answer.

a) ECC

- 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
- 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) LOS	U) EFI	
c) RTES	d) - Tale banking	(W= 1)
		P.T.O.

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II. Fill in the blanks with suitable words.

5)	is a debt ins	strument		
	a) Debit card	b)	Credit card	
	c) E-cheque	d)	None of these	
6)	Selective credit control is also kr	nown as	Dens Caults	
	a) Qualitative credit control	b)	Quantitative credit contr	ol
	c) Credit control	d)	None of these	
7)	bank is cal	led the le	ender of last resort.	
	a) SBI	b)	SBT	
	c) CBI	d)	RBI	
8)	Minor is a person who has not att	ained th	e age of	
	a) 21		25	
	c) 18	d)	None of these	(W = 1)
	PA	RT-B		
Answer	any eight questions. Each carrie	es a wei	ahtage of one .	
	nat is margin ?			
10. Wł	nat do you mean by Universal bar	nking?		
11. Wł	nat is bank money ?			
12. De	fine bank rate.			
13. Wh	at is recurring deposit ?			
14. Wh	at is authorised capital of a bank	?		
	at is CRR ?			
16. Wh	at are priority sector advances ?			utanes) (h
17. Def	ine pledge.			
18. Wha	at is hypothecation ?			(W : 8×1=8)
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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.

 $(W: 6 \times 2 = 12)$

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.

 $(W: 2 \times 4 = 8)$