



K19U 0177

Reg. No. :

Name :

VI Semester B.Com. Degree (CBCSS-Reg./Supple./Improv.)

Examination, April 2019

(2014 Admission Onwards)

Core Course

6B17 COM : MODERN BANKING

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **all** questions. **Each** question carries $\frac{1}{2}$ marks.

1. SWIFT stands for
2. ATM stands for
3. RBI started its operations on
4. Current deposits are also known as

(4x $\frac{1}{2}$ =2)

PART – B

Answer **any four** questions. **Each** question carries **1** mark.

5. What is SLR ?
6. What is a smart card ?
7. What is repo rate ?
8. Define bill of exchange.
9. What is tele banking ?
10. What is overdraft ?

(4x1=4)

P.T.O.



PART – C

Answer **any six** questions (**Not** exceeding **one** page). **Each** question carries **3** marks.

11. What do you mean by credit creation ?
12. Discuss any six reasons for dishonor of a cheque by a banker.
13. What are the primary relations between a banker and a customer ?
14. Discuss the principles of sound lending.
15. Explain the steps for opening of a bank account.
16. What are the different types of crossing of a cheque ?
17. What do you mean by core banking ?
18. What is universal banking ?

(6×3=18)

PART – D

Answer **any two** questions. **Each** question carries **8** marks.

19. Discuss the functions of RBI.
20. Discuss the relationship between banker and customer.
21. Explain the different technologies used in Banking and its need and importance.

(2×8=16)
