



K20U 0182

Reg. No. :

Name :

VI Semester B.Com. Degree (CBCSS-Reg./Supple./Improv.)
Examination, April 2020
(2014 Admission Onwards)
Core Course
6B17COM : MODERN BANKING

Time : 3 Hours

Max. Marks : 40

PART – A

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

1. RBI stands for _____
2. MICR stands for _____
3. ATM stands for _____
4. In _____ card, the money comes directly from the user's bank account when performing a transaction. (4x $\frac{1}{2}$ =2)

PART – B

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

5. What is a virtual banking ?
6. What is a particular or special lien ?
7. What is core banking ?
8. What is general crossing ?
9. What is a bill of exchange ?
10. What is SWIFT ? (4x1=4)

P.T.O.



PART – C

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

11. What are the primary functions of commercial banks ?
12. What do you mean by open market operations ?
13. What is internet banking ? Discuss its features.
14. State the difference between debit card and credit card.
15. What do you mean by universal banking ?
16. What are the different modes of creating charge against loans and advances by banks ?
17. Explain the limitations of credit creation.
18. What is endorsement ? What are the different types of endorsement ? **(6×3=18)**

PART – D

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

19. What is credit creation ? Explain its process and limitations.
 20. Discuss the special relationship between the banker and customer.
 21. Discuss the various quantitative credit control weapons used by Reserve Bank of India. **(2×8=16)**
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