

B.Com. (ISM) DEGREE EXAMINATION, NOVEMBER 2018
III Year VI Semester
Core Elective-Paper II
BANKING

Time : 3 Hours

Max.marks :75

Section A ($10 \times 2 = 20$) Marks

Answer any **TEN** questions

1. Define Banking.
2. State any two objectives of RBI.
3. What are the various types of bank loan?
4. What are mortgages?
5. What is meant by bill of exchange?
6. Explain the term special crossing.
7. What are the obligations of banker?
8. State any two functions of commercial banks?
9. Define Crossing.
10. Explain the term cash credit.
11. Define E-Banking.
12. What is an ATM?

Section B ($5 \times 5 = 25$) Marks

Answer any **FIVE** questions

13. Write a note on RBI and its management.
14. Explain the precaution to be taken by a banker at the time of opening an account in the name of married women.
15. Distinguish between a cheque and bill of exchange.
16. What are the different types of loans available to the customers?
17. Write a note on Electronic Fund Transfer
18. Discuss the various rights of a banker.
19. State and explain the relationship between a banker and a customer.

Section C ($2 \times 15 = 30$) Marks

Answer any **TWO** questions

20. Bring out the constitutions and functions of RBI.
21. Explain the various kinds of Deposit account.
22. Discuss the special features of cheque?
23. What are the principles of sound lending?

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