

B.Com.(A&F) DEGREE EXAMINATION, NOVEMBER 2018
II Year III Semester
Core Major- Paper VII
MODERN BANKING

Time : 3 Hours

Max.marks :75

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

Answer any **TEN** questions

1. Define banking.
2. What is branch banking?
3. What is a pass book?
4. How can you close a bank account?
5. Who is a paying banker?
6. List out the different types of bank accounts.
7. What is a negotiable instrument?
8. Give two differences between a cheque and a promissory note?
9. What is the meaning of PIN?
10. What is a debit card?
11. What is a dishonoured cheque?
12. What is mobile banking?

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

Answer any **FIVE** questions

13. Briefly explain the role of banks in economic development.
14. State the procedure to be followed for opening savings bank account and current account?
15. What are the points to be considered by a banker before honouring a cheque?
16. Explain the different kinds of endorsement.
17. Bring out the advantages of E-Banking.
18. Bring out the difference between debit card and credit card.
19. What is the statutory protection available to the paying banker?

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

Answer any **TWO** questions

20. Explain the functions of RBI.
21. What are the special types of customers you know?
22. What are the various forms of crossing?
23. Discuss the duties of the collecting banker.

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