

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 do you mean by banker's bank?
3. What is Pass book?
4. Who can open savings bank account?
5. What do you mean by 'EFT'?
6. What are Promissory notes?
7. What is recurring deposit?
8. Write a note on bills of exchange.
9. What is a credit card?
10. Who is a collecting banker?
11. What is meant by dishonoured cheque?
12. Write a short note on "Endorsement".

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

Answer any **FIVE** questions

13. What is crossing? Explain its types.
14. State the role of banks in economic development.
15. Explain the primary functions of Commercial Banks.
16. What are the rights and duties of paying banker.
17. Explain the significance of E-Banking.
18. Discuss the obligation of a banker to honour cheques.
19. Write a note on Electronic clearing system.

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

Answer any **TWO** questions

20. Discuss the main functions of RBI.
21. Enumerate briefly the precautions that are to be taken by a paying banker.
22. Briefly describe as to how will you open an account in a bank.
23. Explain in detail the various types of Endorsements.

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