

**B.Com(ISM) DEGREE EXAMINATION, APRIL 2019**  
**III Year VI Semester**  
**Banking**

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. Define the term 'Banking'.
2. What is a commercial bank?
3. What do you mean by letter of credit?
4. State the main features of Current Account.
5. Who is a customer?
6. What is bank rate?
7. Define cheque.
8. What is promissory note?
9. What is the use of ATM cards?
10. What do you mean by Electronic Clearing System?
11. What do you mean by mortgage?
12. Who is paying banker?

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

Answer any **FIVE** questions

13. Explain the general utility services of commercial banks.
14. Explain the mechanism of credit creation.
15. Explain any four types of banks.
16. What are the duties of paying banker?
17. Explain the principles of sound lending.
18. What are the different types of crossing?
19. What is smart card? What are its uses?

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

Answer any **TWO** questions

20. Explain the functions of Central Bank.
21. What is endorsement? Explain the kinds of endorsement.
22. Discuss the merits of E-Banking.
23. Explain various types of deposit.

**B.Com(ISM) DEGREE EXAMINATION, APRIL 2019**  
**III Year VI Semester**  
**Banking**

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. Define the term 'Banking'.
2. What is a commercial bank?
3. What do you mean by letter of credit?
4. State the main features of Current Account.
5. Who is a customer?
6. What is bank rate?
7. Define cheque.
8. What is promissory note?
9. What is the use of ATM cards?
10. What do you mean by Electronic Clearing System?
11. What do you mean by mortgage?
12. Who is paying banker?

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

Answer any **FIVE** questions

13. Explain the general utility services of commercial banks.
14. Explain the mechanism of credit creation.
15. Explain any four types of banks.
16. What are the duties of paying banker?
17. Explain the principles of sound lending.
18. What are the different types of crossing?
19. What is smart card? What are its uses?

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

Answer any **TWO** questions

20. Explain the functions of Central Bank.
21. What is endorsement? Explain the kinds of endorsement.
22. Discuss the merits of E-Banking.
23. Explain various types of deposit.