

B.Com(A&F) DEGREE EXAMINATION, NOVEMBER 2019
II Year III Semester
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 unit banking?
3. Write the meaning of branch banking.
4. What do you mean by collecting banker?
5. What do you mean by nomination facility?
6. What is Pass book?
7. What is statutory protection?
8. Mention any two precautions to be taken by paying banker.
9. Define Cheque.
10. What is negotiable instrument?
11. What do you mean by NEFT?
12. What do you mean by Mobile Banking?

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

Answer any **FIVE** questions

13. Discuss the role of banks in economic development.
14. Discuss the importance of Commercial banks.
15. Who are called the special types of customers? Explain their roles in banking.
16. Explain the types of negotiable instruments.
17. Explain the duties of paying banker.
18. Discuss the bankers' obligation to honour the cheque.
19. Distinguish between credit card and debit card.

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

Answer any **TWO** questions

20. Explain in detail the functions of RBI
21. Explain the various types of bank accounts.
22. Explain the rights of the paying banker.
23. Explain the kinds of Endorsements.

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