

B.Com(ISM) DEGREE EXAMINATION, APRIL 2020
III Year VI Semester
Banking

Time : 3 Hours

Max.marks :75

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

Answer any **TEN** questions

1. Define Banking.
2. Explain the term E-banking.
3. Define customer.
4. Explain the term overdraft.
5. What is meant by bill of exchange?
6. Who is collecting banker?
7. What do you mean by electronic fund transfer?
8. What is crossing?
9. What is meant by fixed deposit receipt?
10. What is secured loan?
11. What is credit card?
12. State any two objectives of RBI.

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

Answer any **FIVE** questions

13. Explain the features of Electronic Fund Transfer.
14. What are the principles of sound lending?
15. What is endorsement? Explain the kinds of endorsement.
16. What are the advantages of E-banking?
17. Explain the merits of branch banking.
18. What are the effects of material alteration?
19. Explain various types of deposit.

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

Answer any **TWO** questions

20. What is Negotiable instrument? Explain the types of Negotiable instrument.
21. Discuss the forms of advances.
22. Describe the various types of customers.
23. Explain the functions of Reserve Bank of India.

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