

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. What is a Cheque?
2. What do you mean by Cash Credit?
3. What is the use of a Pay-in-slip?
4. Mention any two Promotional functions of the RBI.
5. What is Cash Reserve Ratio?
6. Who is a Holder in due course?
7. What do you mean by General crossing?
8. What do you mean by letter of credit?
9. Mention any two principles of sound lending.
10. What do you mean by E- Banking?
11. What is a Digital wallet?
12. What is a Credit Card?

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

Answer any **FIVE** questions

13. Explain the different types of deposits.
14. Detail the General utility services offered by a Commercial Bank.
15. Explain: Open market operation and rationing of credit.
16. What are the differences between Bill of exchange and Promissory note?
17. Explain the different types of Letter of credit.
18. Explain in detail Electronic clearing system.
19. What are the features of ATM cum Debit Card?

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

Answer any **TWO** questions

20. Explain the functions of a Commercial Bank.
21. Give a detailed explanation of the functions of RBI.
22. Explain the rules pertaining to Special Crossing and Endorsements.
23. Explain the relationship between a Banker and Customer

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