



K21U 0182

Reg. No. : .....

Name : .....



**VI Semester B.Com. Degree (CBCSS – Reg./Supple./Improv.)**  
**Examination, April 2021**  
**(2014 – 2018 Admissions)**  
**Core Course**  
**6B17 COM : MODERN BANKING**

Time : 3 Hours

Max. Marks : 40

**PART – A**

Answer **all** questions. **Each** carries  $\frac{1}{2}$  mark.

1. Primary functions of a Commercial Banks are \_\_\_\_\_ and lending.
2. The process of credit creation by the banking system as a whole is termed as \_\_\_\_\_.
3. \_\_\_\_\_ is popularly known as Plastic cards or Plastic money.
4. Fixed deposits is otherwise called as \_\_\_\_\_. (4× $\frac{1}{2}$ =2)

**PART – B**

Answer **any four** questions. **Each** carries **one** mark.

5. Write a note on Promissory Notes.
6. Explain the significance of KYC to banks.
7. What is e-Banking ?
8. What is statutory liquidity ratio ?
9. Define Customer.
10. What is a cheque ?
11. What is E-Purse ?
12. What is Term Loan ? (4×1=4)

P.T.O.



## PART – C

Answer **any six** questions (**not** exceeding **one** page). **Each** carries **three** marks.

13. Describe briefly the various modes of acceptance of deposits by banks.
14. Explain in brief the agency functions of a Commercial Bank.
15. Discuss the role played by the RBI in the provision of rural credit.
16. List out the salient features of cheque.
17. Distinguish between Traditional Banking and Modern Banking.
18. List out the advantages and disadvantages of E-Banking.
19. Explain the saving deposits and fixed deposits.
20. State the features of Negotiable Instruments.
21. What are the circumstances under which a banker can refuse payment of the cheque issued by his customer ?
22. Explain the rules regarding endorsement.
23. Explain Dormant Accounts.
24. Write a note on Core-Banking. (6×3=18)

## PART – D

Answer **any two** questions. **Each** carries **eight** marks.

25. What are the Quantitative Credit Control Methods ?
26. Explain the relation between the banker and the customer.
27. Define endorsement. What are the types of endorsement ?
28. Under what circumstances would a bank like to close the account of his customer ?
29. What are the functions of Commercial Banks ?
30. What are the different principles of sound lending ? (2×8=16)