

M 7303

Reg.	No.	;	

Name :

V Semester B.Com. Degree (CCSS - Reg./Supple./Imp.) Examination, November 2014 CORE COURSE IN COMMERCE 5B10COM : Modern Banking (2012 Admission)

Time: 3 Hours

Max. Weightage: 30

This Part consists of two bunches of questions carrying equal weight of one. Answer all.

- I. Choose the correct answers :
 - 1) The right of a creditor to retain any property belong to the debtor until all the debt is repaid.
 - a) General lien b) Particular lien
 - c) Special lien
- enoto sostiond) Lienneo dos successo trigle video sca
 - 2) Securities deposited by third party to secure advance for the borrower
 - a) Primary security b) Security
 - c) Collateral security d) None of these
 - 3) Bailment of goods as security for payment of a debt or performance of a promise is
 - a) Lien b) Mortgage
 - d) Pledge c) Assignment
 - 4) When a customer deposits money with a banker, the banker is approximately and
 - a) Debtor b) Creditor
 - c) Pledgee d) None of these

(1 Weight)

P.T.O.

11.	Fill	in	the	b	lan	ks	1

5)	means the capacity of a Bank to produce cash
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- a) Security ______ b) Liquidity ______
- d) None of these c) Safety
- 6) Transfer of an interest on the specific immovable property is called
 - b) Pledge a) Mortgage
 - d) None of these c) Lien
- is the controller of audit. 7) In India
 - a) SBT b) SBI
 - c) RBI d) None of these
- 8) Buying and selling of government securities in the open market is called
 - This Part consists of two bunches of questions carrying equal weig a) Bank Rate Policy b) Open Market Operation
 - c) Variable Reserve Ratio

- d) None of these

(1 Weight)

(2×1=2)

PART-B

Ar	nswer any eight question	Each carries a weig	phtage of one .	
9.	What is Bank rate ?			
10.	What is a bank ?			
11.	Who is a minor ?			
12.	Define pledge.			
13.	What is simple mortgage	? epsonoM (d		
14.	What are the cardinal pri	nciples of lending?		
15.	Who is a customer ?			
16.	What is e-banking ?			
17.	What is EFT ?			
18.	State any two feature of	fixed deposit.	(8	8×1=8)

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PART-C

Answer any six questions. Each carries a weightage of two :

- 19. Distinguish between cash credit and overdraft.
- 20. What are the different kinds of deposits accepted by a commercial bank?
- 21. What are the promotional functions of RBI?
- 22. What are the objectives of selective credit control ?
- 23. What are the various ways of creating money ?
- 24. Explain the precautions to be taken by a banker while opening an account in the name of a married women.
- 25. What are the agency services of a commercial banks?
- 26. What are the primary relationship between a banker and customer. (6×2=12)

PART-D

Answer any two questions. Each carries a weightage 4.

- 27. Explain the limitations of credit creation.
- 28. Discuss the main functions of RBI.
- 29. Explain the exceptions to the banker, obligation is maintain secrecy of customers account. (2×4=8)