

(Pages : 4)

J- 2142

Reg. No. :

Name :

Sixth Semester B.B.A. Degree Examination, March 2020

Career Related First Degree Programme under CBCSS

Group 2(b)

Elective Course

BM 1661.6 : INDIAN BANKING SYSTEM.

(2017 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – A

- I. Answer **all** questions in **one** or **two** sentences. Each question carries 1 mark.
1. What is a recurring deposit?
 2. What is mobile banking?
 3. What is CRR?
 4. What is repo rate?
 5. Who is an endorser?
 6. What is an ATM?
 7. What do you mean by unit banking?
 8. What is a commercial bank?

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9. What do you mean by Development Banks?
10. Expand NABARD.

(10 × 1 = 10 Marks)

SECTION – B

II. Answer any **eight** questions not exceeding **one** paragraph. Each question carries **2** marks.

11. Define Bank.
12. What do you understand by a Local Area Bank?
13. What is Chain Banking?
14. What is meant by wrongful dishonor of a cheque?
15. What are agricultural banks?
16. What are the defects of Indigenous Banks?
17. What do you mean by sans frais endorsement?
18. What is a bill of exchange?
19. What are the benefits of a fixed deposit?
20. What precautions should the banker take while operating account with a pardanashin woman?
21. Who acts as the custodian of Foreign Exchange Reserve of the Nation? How?
22. How does the RBI contract the credit in the country?

(8 × 2 = 16 Marks)

SECTION – C

III. Answer any **six** questions not exceeding **one** page. Each question carries **4** marks.

23. In what circumstances a commercial bank act as agents of their customers?
24. What are the modern services provided by a banker?
25. What is Bank's Right of General Lien?
26. Write a note on the dating of cheques.
27. Explain the three-tier system operating in Co-operative banking sector.
28. What types of accounts can a person open in a bank?
29. What precautions should a banker take while dealing with clubs associations and charitable societies?
30. Explain the characteristics of negotiable instruments.
31. What are the liabilities of an endorser?

(6 × 4 = 24 Marks)

SECTION – D

IV. Answer any **two** questions not exceeding **four** page. Each question carries **15** marks.

32. Define a commercial bank. What are its characteristics? What are the primary functions of a commercial bank?
33. (a) Briefly explain the organisational structure of Indian banking system.
(b) Explain the role and function of RBI in Indian Baking system.

34. What is the position of RBI in the Indian Banking System? Explain the functions of RBI.
35. What is a cheque? What are the essential feature of a cheque?

(2 × 15 = 30 Marks)
