

(Pages : 4)

L – 1982

Reg. No. :

Name :

Sixth Semester B.B.A. Degree Examination, March 2021

Career Related First Degree Programme under CBCSS

Group 2(b)

Elective Course

BM 1661.6 : INDIAN BANKING SYSTEM

(2018 Admission Regular)

Time : 3 Hours

Max. Marks : 80

SECTION – A

(Answer all questions in one or two sentences each. Each question carries 1 mark)

1. What is stale cheque?
2. What is overdraft?
3. What is cash credit?
4. What is RD?
5. What is Demand Loan?
6. What is investment banking?
7. What you mean by Bridge loan?
8. What is crossed cheque?

P.T.O.

9. What you mean by NEFT?

10. What is MICR?

(10 × 1 = 10 Marks)

SECTION – B

(Answer **any eight** questions. Each carries **2** marks)

11. What is Unit Banking?

12. Define chain banking.

13. What you mean by NBFCs?

14. Define Banking.

15. What is EXIM Bank?

16. What you mean by group banking?

17. What you mean by Commercial Bank?

18. Differentiate Unit Banking and Branch Banking.

19. What is mixed banking?

20. What you mean by Agricultural Banks?

21. What is retail banking?

22. What you mean by Discounting of Bills?

23. What is social banking?

24. What you mean by credit creation?

25. What is a Negotiable instrument?

26. What is san Frais Endorsement?

(8 × 2 = 16 Marks)

SECTION – C

(Answer **any six** questions. Each carries **4** marks)

27. Mention the functions of Central Bank.
28. Explain the importance and role of commercial banks in India.
29. Explain the classification of Co-operative Banks.
30. What are the functions of NABARD?
31. What you mean by innovative banking?
32. Explain the evolution of Development Banks.
33. Explain the role of RBI.
34. Explain the secondary functions of commercial banks.
35. Explain the different types of deposits accepted in Banks.
36. Briefly explain about CIBIL.
37. Write a short note on Nationalization.
38. Explain the procedure for opening a bank account.

(6 × 4 = 24 Marks)

SECTION – D

(Answer **any two** questions. Each carries **15** marks)

39. Explain the various innovative banking products.
40. Explain the different types of banking systems in India.
41. Explain in detail about various negotiable instruments.

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42. Explain the role of commercial banks in economic development.
 43. Explain the procedure for opening and operations of different types of accounts.
 44. Explain in detail the evolution of banks.

(2 × 15 = 30 Marks)
