

**MELVISHARAM - 632 509.**  
**SEMESTER EXAMINATIONS, NOVEMBER - 2018**

**SEMESTER III**

U15MCM303 / U14MCM303 – MODERN BANKING

Maximum: 75 Marks

SECTION - A (10 X 2 = 20 Marks)

Answer **ALL** Questions.

1. What is meant by unit banking?
2. What is meant by credit creation?
3. State any four departments of RBI.
4. What is meant by bank rate?
5. What is meant by co-operative banks?
6. Write a note on 'nationalisation'.
7. What is meant by 'Mobile banking'?
8. Write a short note on 'MICR cheques'.
9. What is "NEFT"?
10. Write a short note on 'E-Cheques'.

SECTION - B (5 X 5 = 25 Marks)

Answer **ALL** Questions.

11. a) Distinguish between unit banking and branch banking.  
(Or)  
b) State any five limitations of credit creation.
12. a) What are the promotional functions of the RBI?

(Or)

13. a) Bring out the causes of nationalisation of commercial banks.
- b) Distinguish the central bank from a commercial bank.

$$(Or)$$

- b) Write a note on SBI and Industrial Finance.

14. a) Bring out the drawbacks of internet banking services.

(Or)

- b) What are the benefits of debit cards?

15. a) Bring out the features of Single Window Concept.

(Or)

- b) Differentiate between NEFT and RTGS.

SECTION - C (3 X10 = 30 Marks)

**Answer ANY THREE Questions.**

16. Discuss the functions of commercial banks.
17. Discuss the selective credit control methods.
18. Explain the achievements and challenges of co-operative banking.
19. Discuss the features and drawbacks of mobile banking.
20. Bring out the benefits of E-Money and E-Cheques to the banker and customer.

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