(For the candidates admitted from 2017–2018 onwards)

M.Com. DEGREE EXAMINATION, NOVEMBER 2017.

First Semester

## MODERN BANKING

Time: Three hours

Maximum: 75 marks

PART A —  $(5 \times 5 = 25 \text{ marks})$ 

Answer ALL questions.

All questions carry equal marks.

1. (a) Enumerate the components of banking system in India.

Or

- (b) Write briefly about the evolution of commercial banks in India.
- 2. (a) What is E-Banking? Give that features.

Or

(b) Write a short note about ATM, Debit/credit Cards, Smart Card and Tele Banking.

3. (a) Write short notes on Internet Banking.

Or

- (b) Write short notes on Telebanking.
- 4. (a) What are the benefits and problems of ATMs?

Or

- (b) Write a short note on ECS, CORTEB, EFT, RTGS, NEFT, IFSC and VB in modernized banking.
- 5. (a) Who are called the Other Players in financial markets?

Or

(b) Write a detailed note on the social responsibility of bankers.

PART B —  $(5 \times 10 = 50 \text{ marks})$ 

Answer ALL questions.

All questions carry equal marks.

6. (a) Discuss the role of RBI in regulating banking business.

Or

(b) Define Bill of Exchange and state its features.

7. (a) Explain the working of selective credit control measures.

Or

- (b) Write out the differences between the Qualitative measures and the Quantitative measures of credit control.
- 8. (a) Discuss smart card applications in E-commerce.

Or

- (b) Explain the concept of Call Centre Banking.
- 9. (a) Explain the working of credit card system.

Or

- (b) What is smart card? What are its uses?
- 10. (a) Explain the duties and responsibilities of paying banker.

Or

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(b) Explain in detail the duties of a collecting banker.