

THIRD SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2023**(Regular/Improvement/Supplementary)****B.Com. HONOURS****GBCH3B10T: MODERN BANKING****Time: 3 Hours****Maximum Marks: 80****PART A: Answer *all* the questions. Each carries *one* mark.****Choose the correct answer.**

1. The core activity of a Bank is to function as an _____ between depositors and borrowers.
a) Intermediary b) Representative c) Advisor d) Surety
2. _____ is the oldest public sector bank in India.
a) Bank of India b) Allahabad bank c) Andhra bank d) Bank of Baroda
3. Choose the major social banking schemes.
a) LBS b) SAA c) PSL d) All of these
4. Commercial loans that are more than _____ days past due are typically classified as non performing assets by banks.
a) 90 days b) 100 days c) 120 days d) 180 days
5. All banks within the control of a central bank which is connected on extranet to facilitate all services.
a) Bank to bank e banking b) Customer to bank e banking
c) Electronics Central Banking d) None of the above

Fill in the Blanks.

6. Banks act as between people having surplus money and those borrowing money.
7. refers to the practice where several banks joint together and lend money to a single borrower.
8. Minimum amount required for RTGS is
9.interest rate change as per the market scenario.
10. NEFT means

(10 x 1 = 10 Marks)**PART B: Answer any *eight* questions. Each carries *two* marks.**

11. What are private sector banks?
12. Who receives micro credit?
13. What is E- wallet?
14. Explain RTI Act.
15. What are capital buffers under Basel III?
16. What is credit card?
17. Mention any two differences between fixed and floating rate.
18. Explain Service Area Approach(SAA).
19. What is bank to bank e – banking?
20. Give any two limitations of virtual banking.

(8 x 2 = 16 Marks)**(PTO)**

PART C: Answer any six questions. Each carries *four* marks.

21. What are the benefits of modern banking to the general economy?
22. Explain the advantages of electronic banking.
23. What is the role of banking in the development of a nation?
24. Explain the evolution of social banking in India.
25. Mention the different stages of Service Area Approach (SAA).
26. What are the objectives of Lead Bank Scheme?
27. Discuss RTGS.
28. What is debit card? Explain different types of debit cards.

(6 x 4 = 24 Marks)

PART D: Answer any *two* questions. Each carries *fifteen* marks.

29. Distinguish between public sector and private sector banks.
30. What are the five dimensions of service quality that can be used for measuring service quality and customer satisfaction?
31. What is retail banking? What are its features?

(2 x 15 = 30 Marks)