Reg No:..... K24FY 1427 (B)
Name :.....

First Semester FYUGP Commerce Examination
NOVEMBER 2024 (2024 Admission onwards)
KU1DSCCOM102 (BASICS OF BANKING)
(DATE OF EXAM: 4-12-2024)

Time : 120 min Maximum Marks : 70

Part A (Answer any 6 questions. Each carries 3 marks)

1. Explain Development Banks. 3
2. What are the different forms of advances 3
3. What is Margin? What are the factors determining margin 3
4. Describe the composition of Local Board of RBI 3
5. Write a short note on evolution of RBI 3
6. Distinguish between Repo rate and Reverse repo rate. 3
7. Indicate the advantages of mobile banking. 3
8. What do you understand by NEFT? 3

Part B (Answer any 4 questions. Each carries 6 marks)

9. Explain the factors responsible for the evolution of Indian banking system 6
10. Explain the weaknesses of Indian Banking system. 6
11. Explain various innovative functions of Commercial banks 6
12. Explain the objectives of RBI 6
13. Explain the Regulatory and Supervisory functions of RBI 6
14. Explain the selective credit control measures of RBI 6

Part C (Answer any 2 question(s). Each carries 14 marks)

15. Identify the different types of relationships between banker and customer. 14
16. Explain the rights and obligations of a banker against the customers. 14
17. Analyze the impact of technology on modern banking, examining both its benefits and challenges. 14

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