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

First Semester FYUGP Commerce Examination
NOVEMBER 2024 (2024 Admission onwards)
KU1DSCCOM102 (BASICS OF BANKING)
(DATE OF EXAM: 6-12-2024)

Time : 120 min Maximum Marks : 70

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

1. Describe 'Indigenous bankers. 3
2. What are exchange banks? List out its functions 3
3. Describe the significance of discounting of Bills of Exchange 3
4. Describe the composition of Central Board of RBI. 3
5. List out various departments of RBI 3
6. What is a truncated cheque? Explain its features. 3
7. What are the procedural formalities for getting a credit card? 3
8. Who are the parties to a credit card? 3

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

9. Outline the structure of banking sector in India. 6
10. Explain the factors responsible for the evolution of Indian banking system 6
11. Explain the mechanism of credit creation. 6
12. Portray the differences between traditional banking and online banking. 6
13. Outline how mobile banking simplifies banking operations and enhances customer experience. 6
14. Specify the differences in the operation of Gpay and PhonePe. 6

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

15. Explain the rights and obligations of a banker against the customers. 14
16. Identify the different types of relationships between banker and customer. 14
17. Give a layout of the Structure and functioning of RBI. 14

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