K25FY4334 Pages: 2 Reg No:.....
Name:.....

First Semester FYUGP Degree (Reg/Sup) Examination
November 2025
KU1DSCCOM102 - BASICS OF BANKING

2024 Admission onwards

Time : 2 hours Maximum Marks : 70

Section A

Answer any 6 questions. Each carry 3 marks.

1. Give a note on the activities of Banking operations and development Department of RBI.
2. Describe the composition of Central Board of RBI.
3. What are the services that can be availed trough ATMs?
4. Who are the parties to a credit card?
5. What is a Debit Card? List out its features
6. Describe the importance of cheques in the operation of bank accounts.
7. Compare the roles of debtor and creditor performed by a bank.
8. What do you understand by clearing of cheque?

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Section B

Answer any 4 questions. Each carry 6 marks.

9. Debug the constraints in E- banking.
10. Specify the different types of banking transactions that can be performed through mobile banking.
11. Specify the differences in the operation of Gpay and PhonePe.
12. Explain the precautions to be taken by the banker while opening account in the name of a minor.
13. Explain the contents of a valid cheque.
14. Explain the features of a crossed cheque and their implications for transactions.

Section C

Answer any 2 questions. Each carry 14 marks.

15. Commercial banks play a pivotal role in economic development of the country. Examine

16. Analyze the historical evolution of the Indian banking system and apply relevant concepts to illustrate its development and current challenges.

17. Examine the role of RBI in Indian Banking System.

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