Reg.No. \_\_\_\_\_\_\_\_\_

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**End Semester Examination – Nov/Dec – 2018**

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| **Code :** | **17BC2015** | **Duration :** | **3hrs** |
| **Sub. Name :** | **BANKING THEORY** | **Max. marks :** | **100** |

**ANSWER ALL QUESTIONS (5 x 20 = 100 Marks)**

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| **Q. No.** | **Sub Div.** |  | **Course**  **Outcome** | **Marks** |
| 1. | a. | Describe the history of Indian Banking and also discuss the classification of Commerical Banks. | CO1 | 10 |
| b. | Discuss the primary functions of a commercial bank. | CO1 | 10 |
| (OR) | | | | |
| 2. | a. | Discuss the various secondary functions performed by a commercial bank. | CO1 | 10 |
| b. | Elaborate on the role and objectives of Reserve Bank of India. | CO1 | 10 |
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| 3. | a. | Explain the lending policies of a bank. | CO2 | 10 |
| b. | Discuss the features and classification of cheques. | CO1 | 10 |
| (OR) | | | | |
| 4. | a. | Explain the following i) crossing of cheque and ii) forged instruments. | CO1 | 10 |
| b. | Write a note on AML and CFT norms of banks. | CO1 | 10 |
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| 5. | a. | Explain the various types of endorsement provided on a cheque. | CO2 | 10 |
| b. | Elucidate the concept of cheque bouncing and its implications today. | CO2 | 10 |
| (OR) | | | | |
| 6. | a. | Write note on i) saving accounts ii) NRI account and iii)current account | CO3 | 10 |
| b. | Discuss the features of a credit card and its utility to a customer. | CO3 | 10 |
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| 7. | a. | Discuss the ancillary services offered by banks. | CO2 | 10 |
| b. | Explain the following i)POS banking ii)alternative delivery channels | CO2 | 10 |
| (OR) | | | | |
| 8. | a. | Explain five retail banking products offered by a bank. | CO2 | 10 |
| b. | Discuss in detail the forms of securities accepted by bankers. | CO3 | 10 |
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|  | | **Compulsory**: |  |  |
| 9. | a. | Elucidate at least five latest trends in banking. | CO3 | 10 |
| b. | Technology has made the services of bank reach everyone. Comment. | CO3 | 10 |