

(6 Pages)

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M.Com. (CBCS) DEGREE EXAMINATION,
NOVEMBER 2021

Third Semester

Commerce

Elective — MODERN BANKING

(For those who joined in July 2017 onwards)

Time : Three hours

Maximum : 75 marks

PART A — ($10 \times 1 = 10$ marks)

Answer ALL questions.

Choose the correct answers :

1. When was RBI nationalised?

(a) 1935

(b) 1949

(c) 1929

(d) 1914

2. When the bank rate increases the demand for loans _____
- (a) Reduces
 - (b) Increases marginally
 - (c) Remains unchanged
 - (d) Increases drastically
3. Which of the following is not the form of E-banking?
- (a) Internet banking
 - (b) Direct deposit in bank
 - (c) Electronic cheque conversion
 - (d) Mobile banking
4. Electronic cash is also called as
- (a) Hot money (b) Digital money
 - (c) Instant money (d) Easy money
5. _____ is a technology that allows you to access your bank account from a mobile device.
- (a) Home banking (b) Mobile banking
 - (c) Internet banking (d) Television banking

6. A debit card holder makes payment for purchases _____
- (a) after 15 days
 - (b) after 20 days
 - (c) after a month
 - (d) immediately through his account
7. Expansion of NEFT _____
- (a) National Electronic Fund Transfer
 - (b) Neutral Electronic Fund Transfer
 - (c) Nominal Electronic Fund Transfer
 - (d) Natural Electronic Fund Transfer
8. RTGS system works _____ days in a year.
- (a) 365
 - (b) 362
 - (c) 300
 - (d) 305
9. How many standard message categories in SWIFT?
- (a) 10 types
 - (b) 9 types
 - (c) 8 types
 - (d) 7 types
10. In India, the major 14 banks were nationalised in the year
- (a) 1967
 - (b) 1969
 - (c) 1971
 - (d) 1980

PART B — ($5 \times 5 = 25$ marks)

Answer ALL questions, choosing either (a) or (b)

Each answer should not exceed 250 words.

11. (a) What are the features of banking?

Or

- (b) Write a note on the nature on central banking.

12. (a) What are the components of e-banking?

Or

- (b) Explain the drawbacks of internet banking.

13. (a) Explain the mechanism of mobile banking.

Or

- (b) What are the features of telephone banking?

14. (a) What are the types of electronic money?

Or

- (b) Explain the uses for smart cards.

15. (a) What is Indian financial network?

Or

- (b) Write a short note on bank information code.

PART C — ($5 \times 8 = 40$ marks)

Answer ALL questions, choosing either (a) or (b)

Each answer should not exceed 600 words.

16. (a) Describe in detail the banking system.

Or

- (b) Explain the role of RBI in regulatory and controlling banks.

17. (a) Explain the issues and challenges in the E-banking.

Or

- (b) Explain the growth in internet banking.

18. (a) What are the security issues involved in mobile banking?

Or

- (b) Explain the concept of anywhere and anytime banking.

19. (a) Difference between RTGS and NEFT.

Or

- (b) What is differences between debit cards and smart card?

20. (a) Explain the types of electronic clearing services.

Or

- (b) Differences between SWIFT and BIC.
