



Date: 09-04-2019  
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART-A**

**Answer All Questions:**

**(10 x 2 = 20)**

- 1) What do you meant by letter of credit?
- 2) State any two merits of unit banking?
- 3) What is cash reserve ratio?
- 4) Define the term 'credit control'.
- 5) What is a 'Stale cheque'?
- 6) What is meant by special crossing?
- 7) What are unsecured loans?
- 8) Define the term 'Pledge'.
- 9) What is 'Home banking'?
- 10) Who is an ombudsman?

**PART-B**

**Answer any Four Questions:**

**(4 X 10 = 40)**

- 11) Describe the modern functions of commercial banks.
- 12) Write the advantages and disadvantages of branch banking?
- 13) Describe the various departments of Reserve Bank of India?
- 14) Discuss the relationship between banker and customer.
- 15) Explain the different types of endorsements.
- 16) What are the differences between lien and hypothecation?
- 17) What is debit card? Distinguish it from credit card.

**PART-C**

**Answer any Two Questions:**

**(2 x 20 = 40)**

- 18) Explain the credit control measures used by RBI.
- 19) Highlight the role of commercial banks in promoting economic development of India.
- 20) Explain the rights and duties of paying banker.
- 21) Elaborate the various activities of E-banking.

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