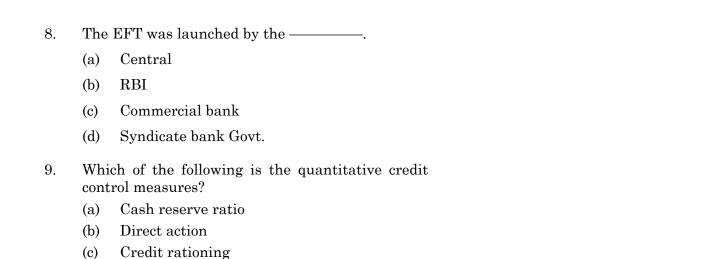
(6 pa	ges)	Re	Reg. No.:				
Cod	le N	o.: 20453 E	Su	b. Co	de : SMCO 33		
	B.C	com. (CBCS) DEGF NOVEME			NATION,		
		Third Se	emeste	er			
		Commerc	e – Ma	ain			
		BANI	KING				
	(For	those who joined	in July	2017	onwards)		
Time: Three hours				Maxi	mum : 75 marks		
	Choo	PART A — (10 : Answer ALI	ques		ks)		
1.	Agri	cultural banks are	of —		— types.		
	(a)	2	(b)	3			
	(c)	4	(d)	5			
2.		liscounting the bill tion of ———.	s of co	mmer	cial banks is the		
	(a)	Banker					
	(b)	Banker's bank					
	(c)	Lender					
	(d)	RBI					

	Banking regulation Act was enacted in the year						
(a)	1946	(b)	1947				
(c)	1948	(d)	1949				
Bill	of exchange is defined under section —— of negotiable instruments Act						
(a)	2	(b)	3				
(c)	4	(d)	5				
Lien	Lien is a right exercised by ———.						
(a)	Surety	(b)	Creditor				
(c)	Debtor	(d)	All these				
Whi	Which of the following is the form of secured loan?						
(a)	Pledge						
(b)	Hypothecation						
(c)	Mortgage						
(d)	All these						
WAI	full form is ———	 .					
(a)	Wireless Application Protocol						
(b)	Wireless Alteration Portal						
(c)	Wireless Allocation Protocol						
(0)	Wireless Application Port						



10. RBI Act was enacted in the year

Determination of margin

(a) 1933

(d)

- (b) 1934
- (c) 1935
- (d) 1936

PART B —
$$(5 \times 5 = 25 \text{ marks})$$

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

Each answer should not exceed 250 words.

11. (a) Write a short note on negotiable instruments.

Or

(b) Write the features of cheque.

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12. (a) Write the functions of NABARD.

Or

- (b) Explain the importance of land development banks.
- 13. (a) Explain the various kinds of deposits.

Or

- (b) Explain the various forms of advances.
- 14. (a) Distinguish between debit card and credit card.

Or

- (b) Distinguish between online banking and offline banking.
- 15. (a) Mention any five functions of RBI.

Or

(b) Explain any five methods of credit control.

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[P.T.O.]

PART C — $(5 \times 8 = 40 \text{ marks})$

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

Each answer should not exceed 600 words.

16. (a) What is endorsement? Explain its kinds.

Or

- (b) Distinguish between promissory note and bill of exchange.
- 17. (a) List out the advantages of commercial banks.

Or

- (b) Write the functions of co-operative banks.
- 18. (a) Distinguish between pledge and mortgage.

Or

- (b) Explain the principles of sound lending.
- 19. (a) Write a note on electronic funds transfer.

Or

(b) List out the advantages of internet banking.

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20. (a) How does RBI maintain its external relationship? Explain.

Or

(b) How does the RBI act as bankers' bank?

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