

D 70101

(Pages : 3)

Name.....

Reg. No.....

FIFTH SEMESTER B.Com. DEGREE EXAMINATION, NOVEMBER 2019

(CUCBCSS—UG)

B.Com.

BCM 5B 10—BANKING AND INSURANCE SPECIALIZATION—I  
BANKING SERVICES MANAGEMENT

(2017 Admissions)

Time : Three Hours

Maximum : 80 Marks

Part A

Answer all questions.

Each question carries 1 mark.

(A) Fill in the blanks :

- 1 Control of credit in a specified channel with regard to a specified class of borrower is termed as \_\_\_\_\_.
- 2 Joint financing of an individual industries or trading enterprise on certain mutually agreed proportions is called \_\_\_\_\_.
- 3 To facilitates withdrawal and payment to third parties by the customer, the bank supplies \_\_\_\_\_ to the customer.
- 4 \_\_\_\_\_ account is opened in individual or joint name of non- resident in any form, namely, savings, current, recurring and fixed deposits.
- 5 The banker's obligation to honor a customer's Cheque extinguished on receipts of a court order is known as \_\_\_\_\_.

(B) Multiple choice :

- 6 No interest is paid by the banks on :
  - (a) Saving deposits.
  - (b) Current deposits.
  - (c) Fixed deposits.
  - (d) None of the above.
- 7 Drawing of two parallel transverse lines on the face of Cheque and inserting the name of collecting banker between the two parallel transverse lines is known as :
  - (a) Special crossing.
  - (b) General crossing.
  - (c) Account payee crossing.
  - (d) Not negotiable crossing.

Turn

- 8 Which bank is known as bank of settlement and clearance :
- (a) SBI. (c) RBI.  
(b) NABARD. (d) EXIM.
- 9 The functions of NABARD are :
- (a) Credit function. (c) Development functions.  
(b) Regulatory functions. (d) All of these.
- 10 IFSC stands for :
- (a) International Financial System Code.  
(b) Indian Financial System Code.  
(c) Indian Financial System Control.  
(d) Indian Financial Transfer Code.

(10 × 1 = 10)

### Part B

*Answer any eight questions.  
Each question carries 2 marks.*

- 11 Who is a Drunkard ?
- 12 Explain the legal provisions regarding the Guardianship of a Minor.
- 13 What do you mean by crossing of Cheque ?
- 14 What are the features of Home Loans ?
- 15 What do you mean by a Credit Card ?
- 16 Define the various types of "Negotiable Securities".
- 17 Explain Electronic Cheque.
- 18 Who is an "Illiterate Persons" ?
- 19 Write a short note on NRE Account ?
- 20 What do you mean by "Safety" ?

(8 >

**Part C**

*Answer any six questions.  
Each question carries 4 marks.*

- 21 Explain about various ways of creating money.
- 22 Write a short note about type of selective credit control.
- 23 What you mean by SWIFT and state its features ?
- 24 Differentiate between Debit Card and Credit Card.
- 25 State the powers of banking ombudsman ?
- 26 What are the different kinds of Cheque ?
- 27 Write a short note about Mortgage.
- 28 What is meant by packing credit ?

(6 × 4 = 24 marks)

**Part D**

*Answer any two questions.  
Each question carries 15 marks.*

- 29 Explain the classification of Bank Assets for Income Recognition and Provision Requirement.
- 30 What are secured and unsecured advances of the bank ? Discuss the types of advances are eligible for deduction from clean advances ?
- 31 Explain the procedure for opening and operation of accounts by special types of customers i.e. (a) Minor/Infant ; (b) Married Woman ; (c) A Joint Stock Company.

(2 × 15 = 30 marks)