

**CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION
APRIL 2012
BUSINESS MANAGEMENT
BANKING THEORY & PRACTICE**

Time: 3 Hrs

Max. Marks:

80

SECTION-A

15x3 = 45

Answer the following questions.

1. Modern commercial banks are financial super markets - Justify.

OR

What is monetary policy? Explain the limitations of monetary policy.

2. Explain the role and functions of central bank.

OR

Describe the quantitative methods of credit control.

3. Examine the advantages and disadvantages of e-banking.

OR

Explain the principles to be observed by the banker while opening current and savings account.

SECTION - B

5 x 5 = 25

Answer any 5 questions.

4. Which are the different types of deposits accepted by the bank?
5. What are the advantages of ATM?
6. Write a note on credit cards and debit cards.
7. What are the objectives of credit control?
8. Briefly explain the various forms of selective credit control.
9. Examine the important security issues in e-banking.

SECTION - C

1x10 = 10

Answer all the questions.

10.
 - a) Expand CRR.
 - b) What are time deposits?
 - c) What do you understand by core banking?
 - d) Mention the two conflicting objectives of investment policy.
 - e) Give the meaning of credit multiplier.
 - f) What is bancassurance?
 - g) Give the meaning of development bank,
 - h) What is merchant banking?
 - i) What is MICR technology?
 - j) Give the meaning of EFT.

BBM 403

Reg. No.

**CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION
APRIL 2013
BUSINESS MANAGEMENT
BANKING THEORY AND PRACTICE**

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any Three questions.

3 x 15 = 45

1. Explain the various components in the balance sheet of a commercial bank point out the principles of investment policy followed while managing the portfolio.
2. Describe the functions of a central bank.
3. Examine the various methods of credit control.
4. Illustrate the various e – banking services offered by the banks in the modern era.

SECTION – B

Answer any Five questions.

5 x 5 = 25

5. Give the classification of banks.
6. Point out the various types of deposit?
7. Briefly explain the advantages of ATM.
8. Examine the role and importance of commercial bank.
9. What are objectives of monetary policy?
10. Point out the security issues involved in internet banking.

SECTION – C

11. Answer all the questions:

10 x 1 = 10

- a) Give the meaning of credit multiplier.
- b) What is meant by recurring deposit?
- c) What are hundies?
- d) Define bank rate.
- e) Expand SLR.
- f) Define core banking.
- g) What is meant by EFT?
- h) What is a monetary policy?
- i) Give the meaning of plastic money.
- j) What is a smart card?

CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION
APRIL 2014
BUSINESS MANAGEMENT
BANKING THEORY & PRACTICE

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any THREE questions**3x15=45**

1. Explain the various components in the Balance Sheet of a commercial bank. Elaborate any four principles of Investment policy followed while managing the portfolio.
2. Describe the functions of Central Bank.
3. What is monetary policy? Explain the various instruments of monetary policy.
4. Describe the changing role of commercial banks in the recent years.

SECTION – B

Answer any FIVE questions**5x5=25**

5. Explain the classification of Banks.
6. Describe in brief various types of deposits.
7. Explain the process of credit creation by the commercial banks.
8. Examine the important security issues in e-banking.
9. What are the features of EFT/RTGS?
10. Write a note on credit card.

SECTION – C

11. Answer all ten questions**10x1=10**

- a) Give the meaning of credit multiplier.
- b) Define Bank Rate.
- c) Expand SLR and CRR.
- d) Define Core Banking.
- e) What is meant by plastic money?
- f) Expand ATM.
- g) Who is the Governor of RBI?
- h) Differentiate cheque and a bill of exchange.
- i) What are Hundis?
- j) Expand MICR.

CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION
APRIL 2015
BUSINESS MANAGEMENT
BANKING THEORY & PRACTICE

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any THREE questions**3x15=45**

1. Explain the instruments of monetary policy.
2. Explain the functions of Commercial banks.
3. Describe the quantitative methods of Credit control.
4. Examine the advantages and disadvantages of E-Banking.

SECTION – B

Answer any FIVE questions**5x5=25**

5. What are the functions of Merchant banking?
6. Point out the objectives of credit control.
7. What are the risks involved in Internet banking.
8. Explain the various financial products offered by the banks in the modern era.
9. Point out the role of monetary policy in Indian economy?
10. Explain the role of Central bank in a developing economy.

SECTION – C

11. Answer all ten questions**10x1=10**

- a) Give the meaning of time deposits.
- b) What is meant by core banking?
- c) What do you mean by performance guarantee?
- d) Give the meaning of mutual fund.
- e) Expand CRR.
- f) What is meant by MICR.
- g) Who formulates monetary policy in India?
- h) Give the meaning of 'Smart Card'.
- i) What do you mean by dishonour of cheques?
- j) What is meant by open market operations?

BBM 403

Reg. No.

CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION
APRIL 2016
BUSINESS MANAGEMENT
BANKING THEORY AND PRACTICE

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any THREE questions:

3x15=45

1. Explain the functions of Central Bank.
2. Explain the changing role of Commercial Banks in the recent years.
3. Explain the various principles of Investment Policy of a banker.
4. What are the objectives of Monetary Policy? Explain the various instruments of monetary policy.

SECTION – B

Answer any FIVE questions:

5x5=25

5. Explain the various types of Deposits.
6. Explain the classification of Banks.
7. What are the objectives of monetary policy?
8. Write a note on Merchant Banking.
9. Examine the process of credit creation by Commercial Banks.
10. Briefly explain Promissory Note (pro-note).

SECTION – C

11. Answer all the questions:

1x10=10

- a) Give the meaning of credit multiplier.
- b) Define Bank Rate.
- c) What is Repo - Rate?
- d) Expand EFT/ and RTGS.
- e) What is a Smart Card?
- f) Who is the Governor of RBI?
- g) Expand MICR.
- h) What is banc assurance?
- i) What are Mutual Funds?
- j) Expand SLR and CRR.

BBM 403.1

Reg. No.

**CREDIT BASED FOURTH SEMESTER B.B.M. DEGREE EXAMINATION APRIL 2016
BUSINESS MANAGEMENT
BANKING THEORY & PRACTICE**

Time: 3 Hrs.

Max. Marks: 80

SECTION – A

Answer any THREE questions:

3×15=45

1. Explain the changing role of commercial banks.
2. Explain the functions of central bank.
3. Explain the various components in the balance sheet of commercial bank and also explain any four principles while managing the port folio.
4. Write a short note on the following with examples:
a) Telegraphic transfers b) Gift cheques c) Mail transfers

SECTION – B

Answer any FIVE questions:

5×5=25

5. Explain advantages and disadvantages of automated teller machine (ATM).
6. Write a note on traveller's cheque.
7. What are the features of EFT?
8. Explain process of credit creation by the commercial banks.
9. Write a note on credit cards.
10. Describe in brief various types of deposits.

SECTION – C

11. Answer all the questions:

5×2=10

- a) What is fixed deposits?
- b) Define banking.
- c) Expand ATM and ECS.
- d) What are Hundis?
- e) Expand MICR.
