

First Semester FYUGP Degree (Reg/Sup) Examination**November 2025****KU1DSCCOM102 - BASICS OF BANKING**

2024 Admission onwards

Time : 2 hours

Maximum Marks : 70

Section A**Answer any 6 questions. Each carry 3 marks.**

1. Give a note on the activities of Banking operations and development Department of RBI.
2. Describe the composition of Central Board of RBI.
3. What are the services that can be availed through ATMs?
4. Who are the parties to a credit card?
5. What is a Debit Card? List out its features.
6. Describe the importance of cheques in the operation of bank accounts.
7. Compare the roles of debtor and creditor performed by a bank.
8. What do you understand by clearing of cheque?

Section B**Answer any 4 questions. Each carry 6 marks.**

9. Debug the constraints in E- banking.
10. Specify the different types of banking transactions that can be performed through mobile banking.
11. Specify the differences in the operation of Gpay and PhonePe.
12. Explain the precautions to be taken by the banker while opening account in the name of a minor.
13. Explain the contents of a valid cheque.
14. Explain the features of a crossed cheque and their implications for transactions.

Section C**Answer any 2 questions. Each carry 14 marks.**

15. Commercial banks play a pivotal role in economic development of the country. Examine
16. Analyze the historical evolution of the Indian banking system and apply relevant concepts to illustrate its development and current challenges.
17. Examine the role of RBI in Indian Banking System.

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