

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. What is a truncated cheque? Explain its features.
2. What is SWIFT?
3. Write a short note on evolution of RBI
4. Distinguish between Repo rate and Reverse repo rate.
5. Write the significance of 'Direct Action'.
6. What is a garnishee order?
7. Outline the importance of pay in slip book in the operation of bank accounts.
8. What is KYC?

Section B

Answer any 4 questions. Each carry 6 marks.

9. Explain the objectives of RBI
10. Explain the structure and governance of Reserve bank of India
11. Portray the significance of bank rate policy in credit control operations.
12. Dictate the circumstances under which a bank can close the customers accounts voluntarily.
13. Explain the features of a crossed cheque and their implications for transactions.
14. Specify how crossing enhances the security of cheques

Section C

Answer any 2 questions. Each carry 14 marks.

15. Identify and explain the role of commercial banks in economic development of nation.
16. Analyze the historical evolution of the Indian banking system and apply relevant concepts to illustrate its development and current challenges.
17. Distinguish between conventional banking and e-banking and explain the various models for e-banking.

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