



Date: 02-05-2025

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

SECTION – A

Answer any FOUR of the questions

(4x 10 = 40 Marks)

1. Highlight the important functions of Reserve Bank of India.
2. Who is a Banking Ombudsman? Explain the authority of Banking Ombudsman.
3. Explain the classifications of banks.
4. Explain the process of 'Credit Creation' by banks.
5. What do you understand by 'Regional Rural Banks' (RRB)? Bring out the role and objectives of RRBs.
6. What is a Credit Card? Explain in detail the working of credit card system.
7. What is Open Market Operation (OMO)? Explain how the OMO influences credit.
8. Distinguish between lien and hypothecation.

SECTION – B

Answer any THREE of the following questions

(3 x 20 = 60 Marks)

9. Describe the various functions of Modern Commercial Banks.
10. What is Endorsements and explain the types of endorsements.
11. Discuss the guidelines on Know Your Customer (KYC).
12. Discuss in detail the various different the types of crossing of a Cheque.
13. Summarize on the factors that influence the decision making by commercial banks when they lend or invest.
14. Discuss the role of commercial banks in the general economic development of a country.

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