

ST. JOSEPH'S EVENING COLLEGE (AUTONOMOUS)

VI SEMESTER B.A. EXAMINATIONS APRIL 2018

INDIAN BANKING & FINANCIAL SYSTEM

Duration: 2.5 Hours

Max. Marks: 70

SECTION - A

I) Answer any TEN of the following questions. (10x2=20)

1. Distinguish between Money Market and Capital Market.
2. Who is a Banker?
3. What is meant by Negotiable Instrument? Give example.
4. Who is Paying Banker?
5. What do you mean by Endorsement?
6. What are Safe deposit Vaults?
7. Expand MICR.
8. Mention any 2 types of Cheques.
9. What is IRDA?
10. What is Marine Insurance?
11. What is Mediclaim?
12. What are E-Services? Give examples.

SECTION - B

II) Answer any FOUR of the following questions. (4x5=20)

13. What are the components of Capital Market?
14. Briefly explain the functions of primary market.
15. What are the conditions necessary for honoring a cheque?
16. What is the role of collecting banker?
17. Examine the various E - Services rendered by banks.
18. Write a note on the benefits of Debit and Credit cards.

SECTION - C

III) Answer any TWO of the following questions. (2x15=30)

19. Explain the general and special relationship between banker and customer.
20. Explain the various defects of Indian money market.
21. Explain the various insurance services that the bank offers to customers.
22. Explain how the modern banks are catering to the various needs of the customers.