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BBMBMC 258

**Credit Based IV Semester B.B.M. Degree Examination, May/June 2016
(2012 Scheme)
MODERN BANKING MANAGEMENT**

Time : 3 Hours

Max. Marks : 80

Instruction : Follow the instructions strictly.

SECTION – A (One mark each)

Answer **any ten** of the following in **two** or **three** sentences **each** : **(1×10=10)**

1. a) Name any two developmental banks.
- b) What are NBFCs ?
- c) Write any two differences between debit card and credit card.
- d) What do you mean by universal banking ?
- e) Define monetary policy.
- f) What do you mean by financial market ?
- g) Give the meaning of shares.
- h) What are non-performing assets ?
- i) What is foreign exchange market ?
- j) Name any two benefits of CRM to customers.
- k) What is real time gross settlement system ?
- l) Define a 'customer'.

SECTION – B (Five marks each)

Answer **any five** questions in **not** more than **2** pages **each**.

(5×5=25)

2. Briefly explain the functions of commercial banks.
3. What are the limitations of credit creation ?
4. Explain the functions of merchant banking.

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5. Briefly explain bank rate policy as a weapon of credit control.
6. Explain the various methods of selective credit control.
7. Write a note on EXIM bank.
8. Explain the banker and customer general relationship.

SECTION – C (15 marks each)

Answer should **not** exceed **6** pages **each**.

(15×3=45)

9. What is bank marketing ? Discuss the various aspects of bank marketing.

OR

Explain the Balance Sheet of a Commercial Bank.

10. Examine the functions and significance of money market. What are the instruments dealt in a money market ?

OR

Discuss the functions of Central Bank.

11. Define E-Banking. Explain the merits and demerits of E-banking.

OR

Explain the objectives and functions of Regional Rural Banks.