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BBMBMC 258

**Credit Based IV Semester B.B.M. Degree Examination, Nov./Dec. 2015
(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) Give the meaning of Hundis.
- b) Define "K.Y.C."
- c) What do you mean by bank rate policy ?
- d) Distinguish between overdraft and cash credit.
- e) Define "Monetary Policy".
- f) What do you mean by factoring services ?
- g) What is 'RTGS' ?
- h) Define "Financial Market".
- i) What is meant by internet banking ?
- j) Name the present Governor of RBI.
- k) What do you mean by money laundering ?
- l) Point out two advantages of financial globalisation.

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MANGALORE - 575 003

SECTION – B (Five marks each)

Answer **any five** questions.

(5×5=25)

2. Distinguish between money market and capital market.
3. Examine the advantages of customer relationship management in banking sector.

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4. Explain the Balance Sheet of a commercial bank.
5. Describe the steps involved in risk management.
6. Define credit control. Explain the selective methods of credit control.
7. Describe the special features of Indian money market.
8. Explain the instruments traded in capital market.

SECTION – C (15 marks each)

(15×3=45)

9. Define a commercial bank. Explain the functions of commercial banks in India.

OR

Describe the investment policy of a commercial bank.

10. Describe the functions of RBI.

OR

Explain the functions and performance of NABARD.

11. Explain the general relationship between a banker and customer.

OR

Define E-Banking. What are the merits and demerits of E-Banking ?