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**D.K.M. COLLEGE FOR WOMEN (AUTONOMOUS), VELLORE-1**

**SEMESTER EXAMINATIONS**

**APRIL - 2018 15CACO2B**

**ALLIED : PRINCIPLES OF BANKING SYSTEM**

**Time : 3 Hours Max. Marks : 75**

**Section – A (10 x 2 = 20)**

**Answer ALL the questions.**

1. Write a Short note on Group Banking.
2. What are the components of Banking System?
3. What is the role of secondary sector?
4. What is wholesale banking?
5. Write any two functions of co - operative Banks.
6. State the role of NABARD.
7. Enumerate Cash Credit.
8. Elucidate Clean Loan.
9. What is Factoring?
10. Explain e - commerce.

**Section – B ( 5 x 5 = 25 )**

**Answer any Five of the following questions.**

1. List out the types of Bank and Explain.
2. Explain Branch Bank. Write the merits and demerits of Branch Bank.
3. Enumerate the role of Banks in primary, secondary and territory sector.
4. List out the Modern functions of Bank.
5. Write the functions of Regional Rural Banks.
6. Differentiate between savings account and current account.
7. Write the functions of factoring.
8. Briefly explain the different Time Deposit Accounts.

**Section – C ( 3 x 10 = 30 )**

**Answer ALL the questions.**

1. (a) Discuss the significance of banking system in the process of economic development.

(Or)

(b) Explain the components of financial system.

1. (a) Enumerate the recent trends in the banking industry in India.

(Or)

(b) Discuss the functions of central bank.

1. (a) Explain in detail the miscellaneous services offered by commercial banks.

(Or)

(b) Bring out the merits and demerits of credit cards.

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