

Reg No.: \_\_\_\_\_

Name: \_\_\_\_\_

**APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY**  
MBA T4 (Regular and Supplementary) Examination, November 2020

**Course Code: FIN-T4-4**

**Course Name: Commercial Banking System**

Max. Marks: 60

Duration: 3 Hours

**PART A**

*Answer all questions. Each question carries 2 marks.*

Marks

- |   |   |     |
|---|---|-----|
| 1 | What are the differences between private banks and public sector banks? | (2) |
| 2 | Define Social Banking.  | (2) |
| 3 | What is Electronic Clearing Service?                                    | (2) |
| 4 | Distinguish between standard asset and sub standard asset.              | (2) |
| 5 | How will you define a “merchant Banker”?                                | (2) |

**PART B**

*Answer any three questions. Each question carries 10 marks.*

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|----|--|------|
| 6  | Explain the structure of commercial banking in India.  | (10) |
| 7  | Negotiable instruments are substitute of money explain various Negotiable instruments in Detail. | (10) |
| 8  | What are the difference between debit card and credit card?                                      | (10) |
| 9  | Elaborate the operation of quantitative credit control measures.                                 | (10) |
| 10 | Explain in detail the role of merchant bank in “issue management”.                               | (10) |

**PART C**

*Compulsory Question. The question carries 20 marks.*

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| 11 | Digital revolution in the banking sector is a boon or bane to the society. Discuss with special reference to internet banking. | (20) |
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