Nagarjuna Degree College 38/36, Ramagondanahalli, 34436 Yelahanka Hobli, Bengaluru - 560 064Reg. No.

IV Semester B.Com. (Hons) Degree Examination, September/October - 2022 COMMERCE

Contemporary Banking Practices (CBCS Scheme 2019-2020)

Time: 3 Hours Maximum Marks: 70

SECTION-A

Answer any five questions.

 $(5 \times 2 = 10)$

- 1. a. What is core banking?
 - b. Mention two types of credit cards.
 - c. What is management information system?
 - d. Expand EFT and RTGS.
 - e. What is structured financial messaging system?
 - f. Mention any two features of banks.
 - g. What are delivery channels?

SECTION-B

Answer any Three questions.

 $(3 \times 5 = 15)$

- 2. Mention the impact of technology on banking sector?
- 3. How call centers help in effective bank management?
- 4. What are the advantages of electronic fund transfer?
- 5. Write a note on decision support system.

P.T.O.



SECTION - C

Answer any Three questions.

(3×15=45)

- 6. Explain the opportunities and challenges in implementation of core or centralized banking.
- 7. What are the advantages and disadvantages of internet banking?
- 8. Examine Rangarajan Committee reports.
- 9. Explain MICR technology in electronic clearing.