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Reg. No.

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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.**(5×2=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.**(3×5=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.

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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.
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