

Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, March 2020

First Degree Programme under CBCSS

Core Course : CO 1442/TT 1442/CX 1442/HM 1442/CC 1443

BANKING THEORY AND PRACTICE

(Common for Commerce/Commerce and Tourism and Travel Management/
Commerce and Tax Procedure and Practice/ Commerce and Hotel
Management and Catering/Commerce with Computer Application)

(2014 – 2017 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **all** questions in **one** word or to a maximum of **two** sentences. **Each** question carries **1** mark.

1. What is Scheduled Bank?
2. Expand RTGS.
3. What is Mobile Banking?
4. What is ECS?
5. What is Credit Card?
6. What is MICR?

7. What is CRR?
8. What is Account Payee crossing?
9. What is Stale Cheque?
10. What is Prime Lending Rate?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions in not exceeding **1** paragraph. **Each** question carries **2** marks

11. Write a note on New generation bank.
12. What you mean by Internet banking?
13. What are the essentials of a valid cheque?
14. Who is holder in due course?
15. What is EFT?
16. What is Direct Action?
17. Write a note on Farm loans.
18. Distinguish General and Special Lien.
19. What is Retail Banking?
20. What do know about Capital Adequacy Norms of Banks?
21. Why banker is called an agent of a customer?
22. What you mean by 'Sans Recourse' endorsement?

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions in about **120** words each. **Each** question carries **4** marks.

23. Write a note on banking Ombudsman.
24. What are the essential features of Special Crossing?
25. What are the General Duties of Collecting Banker?
26. What are situations where a banker refuse payment of cheques?
27. What are the precautions to be taken while opening account in the name of a minor?
28. What are the functions of NABARD?
29. Give a brief note on NPA.
30. Write a note on Personal Loans.
31. Explain credit creation.

(6 × 4 = 24 Marks)

SECTION – D

Answer **any two** questions in not exceeding **4** pages each. **Each** question carries **15** marks.

32. Describe the role of commercial banks in economic development.
33. What are the functions of Reserve Bank of India?
34. Explain the General and Special Relationship between banker and customer.
35. Explain different types of banks.

(2 × 15 = 30 Marks)