

B.Com. DEGREE EXAMINATION, NOVEMBER 2018
II Year III Semester
Core Major- Paper VIII
BANKING THEORY LAW AND PRACTICE

Time : 3 Hours

Max.marks :75

Section A ($10 \times 2 = 20$) Marks

Answer any **TEN** questions

1. Define Banking as per Banking Regulation Act 1949.
2. What is Electronic Fund Transfer?
3. What is a 'bank passbook'?
4. What is KYC?
5. What do you understand by Negotiable Instrument?
6. What is endorsement?
7. Who is a paying banker?
8. What is material alteration?
9. What is 'bank lending'?
10. Explain any two merits of lending against life policy.
11. What is ATM?
12. What is cash credit?

Section B ($5 \times 5 = 25$) Marks

Answer any **FIVE** questions

13. What are the primary functions of Commercial Banks?
14. Explain the various types of Deposit accounts.
15. Explain the different kinds of endorsement.
16. What are the statutory protections available to a paying banker?
17. What are the various principles of bank lending?
18. Explain the benefits of E-banking.
19. What are the factors to be considered while opening account?

Section C ($2 \times 15 = 30$) Marks

Answer any **TWO** questions

20. What are the functions of the Reserve Bank of India?
21. What is crossing? What are the different types of crossing?
22. Describe the duties of a collecting banker.
23. As a banker what precautions you will take while lending against security of goods?

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