

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

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. Define Bank.
2. Explain the term RTGS?
3. What do you mean by 'FDR'?
4. What do you mean by Stale Cheque?
5. Explain the term DA Bill?
6. Define Promissory Note.
7. What do you mean by Inchoate cheque.
8. Who is an Ombudsman?
9. Explain the term Cash credit?
10. What do you mean SWOT analysis?
11. Write a note on Garnishee Order.
12. Who is a Minor?

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

Answer any **FIVE** questions

13. Differentiate between 'Lien & Hypothecation'.
14. Write a short note on 'Payment in due course'.
15. Define Cheque? Explain the features of a cheque?
16. Explain the relationship between a banker and customer based on debtor - creditor relationship?
17. Define Bank? Explain the role of banks in economic development of a country?
18. Explain different kinds of endorsements?
19. Explain the working mechanism of RTGS & NEFT?

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

Answer any **TWO** questions

20. Define Bank? Explain the important functions of a commercial banks?
21. What are the various forms of crossing?
22. Explain the various conditions under which a paying banker can dishonour a cheque?
23. What are documents of title to goods? What steps the banker has to take while advancing loan against any one document to title?

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