

**B.Com.(CS) DEGREE EXAMINATION, NOVEMBER 2018**  
**II Year IV Semester**  
**Core Major- Paper XI**  
**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. What are commercial banks?
3. What is 'Smart Card'?
4. Write Tele banking
5. What is crossing?
6. Write pledge
7. Describe collecting banker.
8. Explain the aspect of E-Banking.
9. What is paying banker?
10. Distinguish between Cheque and Draft.
11. Classify marine insurance.
12. What is chain banking?

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

Answer any **FIVE** questions

13. Write short notes on state finance corporations.
14. Explain limitation of credit creation and contraction.
15. State the precautions to be taken by the banker before honouring cheque.
16. What are the various types of banks based on their functions?
17. What circumstances the relationship between a banker and a customer is terminated?
18. What is crossing? What are the types of crossing with example?
19. What are the precautions to be taken by a banker before opening an account in the name of a minor?

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

Answer any **TWO** questions

20. What is endorsement? Explain its significance.
21. Explain the special relationship between a Banker and his Customers.
22. As a customer of a bank what facilities could be availed through Telephone Banking and E-Banking?
23. What do you understand by material alteration? What are its legal effects? What protection the banker enjoy in this connection.

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