

B.Com DEGREE EXAMINATION, APRIL 2019
II Year III Semester
Banking Theory Law and Practice

Time : 3 Hours

Max.marks :75

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

Answer any **TEN** questions

1. Define the term Bank.
2. What is core banking?
3. List out the objectives of ECS.
4. What are the features of FD account?
5. Why KYC is important?
6. What is allonge?
7. List out the features of a negotiable instrument.
8. What is material alteration?
9. What is Garnishee order?
10. Define Hypothecation.
11. What is Letter of Credit?
12. When a banker must close customer account?

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

Answer any **FIVE** questions

13. What are the advantages of E-banking?
14. Explain the banker customer relationship.
15. Define Cheque and list out its features.
16. What is Crossing and explain its types?
17. Explain the statutory protection available to a paying banker?
18. Write a note on Principles of Lending
19. What are the services of Ombudsmen scheme?

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

Answer any **TWO** questions

20. Explain the functions of a Commercial Bank in detail.
21. What are the credit control tools and techniques used by RBI.
22. What is endorsement and explain its types?
23. What are the circumstances under which a banker can stop payment of a cheque?

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