

B.Com(CS) DEGREE EXAMINATION, APRIL 2019
II Year IV 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 Banking.
2. What do you mean by 'Lender of last resort'?
3. Write a note on Credit card.
4. What is RTGS?
5. Give the meaning of 'Ombudsman'.
6. What is Recurring Deposit?
7. Who is a Collecting Banker?
8. Write a note on Electronic clearing system.
9. What are Promissory Notes?
10. State the meaning of 'Bills of exchange'?
11. What is Cash reserve ratio?
12. What is meant by Dishonour of cheques?

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

Answer any **FIVE** questions

13. Explain the role of banks in economic development.
14. What are the advantages of E-Banking?
15. Describe the functions of Commercial banks.
16. Enumerate the importance of customer relations in Banks.
17. What are the statutory protections that are given to a paying banker?
18. Explain the forms of loans briefly.
19. What is Endorsement? Explain its types.

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

Answer any **TWO** questions

20. Explain the main functions of RBI.
21. Describe the precautions that a banker should take before granting advances against goods.
22. What do you mean by Crossing of a Cheque? Explain the different kinds of Crossing.
23. Briefly describe as to how will you open an account in a bank.

B.Com(CS) DEGREE EXAMINATION, APRIL 2019
II Year IV 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 Banking.
2. What do you mean by 'Lender of last resort'?
3. Write a note on Credit card.
4. What is RTGS?
5. Give the meaning of 'Ombudsman'.
6. What is Recurring Deposit?
7. Who is a Collecting Banker?
8. Write a note on Electronic clearing system.
9. What are Promissory Notes?
10. State the meaning of 'Bills of exchange'?
11. What is Cash reserve ratio?
12. What is meant by Dishonour of cheques?

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

Answer any **FIVE** questions

13. Explain the role of banks in economic development.
14. What are the advantages of E-Banking?
15. Describe the functions of Commercial banks.
16. Enumerate the importance of customer relations in Banks.
17. What are the statutory protections that are given to a paying banker?
18. Explain the forms of loans briefly.
19. What is Endorsement? Explain its types.

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

Answer any **TWO** questions

20. Explain the main functions of RBI.
21. Describe the precautions that a banker should take before granting advances against goods.
22. What do you mean by Crossing of a Cheque? Explain the different kinds of Crossing.
23. Briefly describe as to how will you open an account in a bank.