

B.Com DEGREE EXAMINATION, NOVEMBER 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 banking.
2. Who is a minor?
3. What is a lien?
4. What is FDR?
5. What is licensing?
6. State the meaning for savings account.
7. What is ombudsman?
8. What is crossing of cheque?
9. What is negotiable instrument?
10. What is material alteration?
11. What are the various types of bank loan?
12. What is internet banking?

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

Answer any **FIVE** questions

13. Describe the relationship between a banker and customer.
14. Explain the role of collecting banker?
15. What are the stages and importance of Garnishee order?
16. Explain about the drawbacks of E-banking.
17. Distinction between a cheque and bill of exchange.
18. Explain the agency services of commercial Banks.
19. Enumerate about the banking ombudsman scheme.

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

Answer any **TWO** questions

20. Briefly explain the various types of deposit accounts.
21. Discuss the principles of sound lending.
22. Explain the features of Electronic Fund Transfer.
23. What is endorsement? What are the types of endorsement?

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