

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. What do mean by RTGS?
2. Give the full form of SWIFT.
3. Define a "Cheque".
4. What is E – Banking?
5. What is KYC?
6. Write short note on "Endorsement".
7. Define 'Bill of Exchange'.
8. State the various types of deposit accounts.
9. What is crossing?
10. Who is Collecting Banker?
11. What do you mean by Ombudsman?
12. What is Material Alteration?

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

Answer any **FIVE** questions

13. Explain the role of Banks in the Economic Development.
14. What are the Features of Core Banking Services?
15. State the provisions of the Banking Regulation Act, regarding the opening of new branches?
16. Explain the different types of Crossing.
17. Distinguish Between a Cheque and bill of exchange.
18. What is Fixed Deposit Receipt? Describe how advances can be given against FDR.
19. Explain the Role of Collecting Banker.

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

Answer any **TWO** questions

20. Explain the Various Modern Functions of Commercial Banks.
21. Under What Circumstances a Cheque can be dishonoured?
22. What are the Principles of a sound Lending?
23. Explain the protection available to the Paying Banker.

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