

**B.Com(BIM) DEGREE EXAMINATION, NOVEMBER 2019**  
**II Year III Semester**  
**Banking Theory Law and Practices**

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. Define Banking
2. What is meant by Personal banking?
3. What is Electronic Fund transfer?
4. What is fixed deposit receipt?
5. Define endorsement.
6. What is Minimum Reserve system of note issue?
7. Who is a Collecting Banker?
8. Define e-banking.
9. What is an 'ATM'?
10. What is 'Donatio mortis causa'?
11. Write a note on banking ombudsman.
12. What is material alteration?

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

Answer any **FIVE** questions

13. Discuss the history and growth of Indian banking system.
14. Bring out the significant role played by commercial banks in the economic development of a country.
15. Explain different types of crossing of cheque.
16. Distinguish between Co-operative banks Vs Commercial banks.
17. What are the services offered by e-banking to the users?
18. What are the different types of accounts opened and operated by a bank?
19. Discuss briefly the different kinds of endorsements.

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

Answer any **TWO** questions

20. Elaborate the functions rendered by modern commercial banks
21. Explain briefly the various functions of RBI.
22. What are the different forms of lending by a banker? Explain.
23. Explain the grievance redressal procedure adopted by the Banking ombudsman.

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