

B.Com(CS) DEGREE EXAMINATION, APRIL 2020
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 Banking.
2. What is PIN?
3. What is core banking?
4. Differentiate debit and credit cards.
5. Who is called as holder in due course?
6. State the different kinds of negotiable instruments.
7. What is endorsement?
8. Who is called as a Paying banker?
9. Write a note on 'ECS'
10. Distinguish bearer and crossed cheque.
11. Who is a collecting banker?
12. Write short note on 'Banking Ombudsman'

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

Answer any **FIVE** questions

13. Explain the role of banks in economic development of a country.
14. Explain the modern functions of commercial banks.
15. What are the precautions to be taken by a banker before making payment of a cheque?
16. What is bank rate? Explain the role of bank rate in regulating credit in the economy.
17. Explain the different types of loan given by banks.
18. State the need for better customer relationship in banks in modern days.
19. Describe different types of endorsements with suitable examples.

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

Answer any **TWO** questions

20. Explain in detail the important provisions of Banking Companies Act of 1949.
21. Examine in detail the quantitative credit control methods adopted by RBI.
22. Elaborate the lending and investment policies of commercial banks.
23. Explain and illustrate the different types of crossing of a cheque.

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