B.Com(BIM) DEGREE EXAMINATION, APRIL 2020 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 the term 'Banking'.
- 2. What are the components of banking system?
- 3. What is a commercial bank?
- 4. Define the term 'SBI '.
- 5. What is E-banking?
- 6. What is ATM?
- 7. What is FDR?
- 8. State any one of the feature of joint account.
- 9. What is a saving account?
- 10. Who is a Customer?
- 11. Define a cheque.
- 12. What is secured loan?

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

Answer any **FIVE** questions

- 13. Describe about the functions of central bank.
- 14. Give an account of evolution of banking.
- 15. Explain the features of E-banking.
- 16. State the characteristic of Negotiable instruments.
- 17. Explain the essential features of a cheque.
- 18. 'Every loan creates a deposit'-Explain.
- 19. Write a note on Electronic fund transfer.

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

Answer any $\ensuremath{\text{TWO}}$ questions

- 20. Discuss about the role of banking in economic development.
- 21. Explain the functions of RBI.
- 22. Explain the recent development in Indian money market.
- 23. Describe the various types of crossing.

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