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Reg. No. :

Name :

Fourth Semester B.Com. Degree Examination, July 2017

First Degree Programme under CBCSS

Core Course : CO 1442/TT 1442/CX 1442/HM 1442/CC 1443

BANKING THEORY AND PRACTICE

**(Common for Commerce/Commerce & Tourism and Travel
Management/Commerce & Tax Procedure and Practice/Commerce &
Hotel Management and Catering/Commerce with Computer Application)
(2014 Adm.)**

Time : 3 Hours

Max. Marks : 80

SECTION - A

Answer **all** questions in **one** or **two** sentences **each**. Each question carries **one** mark.

1. What is unit banking ?
2. What is ATM ?
3. What do you mean by 'Home Safe Account' ?
4. Define Bank Rate.
5. What is group banking ?
6. What is lead bank scheme ?
7. What do you mean by credit card ?
8. What is garnishee order ?
9. What do you mean by 'NPA' management ?
10. Who is 'holder in course' ?

(10x1=10 Marks)



SECTION - B

Answer **any 8** questions. **Each** question carries **2** marks.

11. Examine the merits of chain banking system.
12. Write short note on 'Differential interest rate scheme'.
13. What is 'Variable Reserve Ratio' ?
14. What is moral suasion ?
15. Explain the exceptions to the 'Right of general lien'.
16. Write a short note on 'commercial bill market'.
17. What do you mean by 'liquidity' as applied to banks assets ?
18. Examine the essential characteristics of a negotiable instrument.
19. What is 'inchoate' instrument ?
20. Distinguish between a 'drawer' and 'maker' of a negotiable instrument.
21. Examine the merits of 'CORE' banking.
22. What do you mean by 'take out finance' ? Distinguish it from securitization.

(8×2=16 Marks)

SECTION - C

Answer **any 6** questions. **Each** question carries **4** marks.

23. Write a note on Regional Rural Banks (RRBs).
24. Discuss the defects of indigenous bankers.
25. Write a note on 'Real Time Gross Settlement'.
26. Give a brief account of nationalization of commercial banks.
27. What are the assumptions of bank rate policy ?



- 28. Examine the precautions to be taken by a banker while opening account in joint names.
- 29. Which are the modern services provided by banks through internet banking ?
- 30. Examine the general relationship between banker and customer.
- 31. Write a short note on 'marking of cheque'. (6×4=24 Marks)

SECTION – D

Answer **any 2** questions. **Each** question carries **15** marks.

- 32. Define a 'bank'. Examine the characteristics of a commercial bank. What are its primary functions ?
 - 33. Briefly explain the retail credit products and services provided by banks to customers.
 - 34. Write a detailed note on present structure of commercial banking in India.
 - 35. What do you mean by credit control ? What are its objectives ? Discuss 'Open Market Operations' as an instrument of credit control. (2×15=30 Marks)
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SECTION – A

Answer **all** questions in **one** or **two** sentences **each**. Each question carries **1** mark.

1. What is Mobile Banking ?
2. Explain EFT.
3. Define Bank Rate.
4. What is clearing house ?
5. Explain the concept 'liquidity'.
6. What is a smart card ?
7. Expand 'ICICI'.
8. What are scheduled banks ?
9. What do you mean by credit rationing ?
10. What is a home safe deposit ?

(10×1=10 Marks)

SECTION – B

Answer **any eight** questions in **not** exceeding **one** paragraph **each**. Each question carries **2** marks.

11. What are the features of negotiable instruments ?
12. State the objectives of a Central Bank.
13. Write a brief note on the unorganised banking structure in India ?
14. Explain how RBI acts as a banker's bank ?
15. What are the causes of NPA ?
16. Write a brief note on 'Farm loan'.



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17. Explain the term 'Banker'.
18. Name the various forms of loans and advances that a customer receives from banks.
19. Explain 'NEFT'.
20. What is a credit card ? Who are the parties to a credit card ?
21. Explain "Banker's obligation to honour customers cheque".
22. What are the advantages of core banking ?

(8x2=16 Marks)

SECTION – C

Answer **any six** questions in **not exceeding 120 words each**. Each question carries **4** marks.

23. Explain the different kinds of deposits accepted by commercial banks.
24. What is a cheque ? Explain briefly the different types of cheques.
25. What do you understand by the concept " Capital Adequacy Norm" ?
26. Discuss briefly the agency services offered by commercial banks.
27. Write a brief note on Banking Sector Reforms in India.
28. Define crossing. Differentiate between General crossing and special crossing.
29. Explain briefly the procedure for closing an account.
30. What are Debit Cards ? Explain its operations.
31. Define holder-in-due-course. Distinguish between holder and holder-in-due-course.

(6x4=24 Marks)

SECTION – D

Answer **any two** questions in **not exceeding four pages each**. Each question carries **15** marks.

32. What do you understand by credit creation ? Explain the process and limitations of credit creation.
 33. Discuss the general relationship between a banker and its customers.
 34. Explain the precautions to be taken by a banker while dealing with special types of customers.
 35. Discuss the different credit control measures adopted by RBI. **(2x15=30 Marks)**
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SECTION – A

Answer **all** questions in one word or to a maximum of two sentences each. Each question carries **1** mark.

1. Define banking according to Banking Regulation Act 1949.
2. Give full form of ECS.
3. What is SWIFT?
4. What is SLR?
5. What do you mean by Open Market Operation?
6. What is mutilated Cheque?
7. What is NPA?

8. What is e-Banking?
9. What is Demand Deposit?
10. Who is a Paying Banker?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions in not exceeding one paragraph. Each question carries **2** mark.

11. Mention four characteristics of Central bank.
12. What are sound commercial banking principles?
13. Distinguish Repo and Reverse Repo.
14. State the meaning of Financial inclusion
15. What do you mean by endorsement? Who can endorse an instrument?
16. What are the features of negotiable instrument?
17. Mention the characteristics of electronic payments
18. Distinguish Bill of Exchange and Promissory Notes.
19. What do you mean by credit control?
20. What are the Objectives of selective credit control?
21. Write a note on Regional Rural Banks.
22. What is banker's right of lien?

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions in about 120 words each. Each question carries **4** mark.

23. What are the differences between holder and holder in due course?
24. Write a note on mobile banking. What are the advantages of mobile banking?
25. State the differences between debit card and credit card.
26. Distinguish quantitative and qualitative credit control.
27. What are the differences between Cheques and Promissory Notes?
28. What do you mean by banking ombudsman? What are the powers of Banking Ombudsman?
29. List the Retail banking Products and services
30. What are the benefits of Mobile banking?
31. What are the precautions to be taken while opening account in the name of a firm? **(6 × 4 = 24 Marks)**

SECTION – D

Answer **any two** questions in not exceeding 4 pages each. Each question carries **15** mark.

32. Describe the functions of Central Bank.
33. What do you understand by Banker's Right of General Lien? What are the circumstances under which banker can exercise its right of general lien?
34. What is Crossing of Cheques? Explain and Illustrate different types of crossing.
35. Describe the Banking Sector Reforms in India. **(2 × 15 = 30 Marks)**