ALL SAINTS COLLEGE LIBRARY TRIVANDRUM

(Pages : 2)

E – 3420

Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, July 2018
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 and Tourism and Travel Management/Commerce and Tax Procedure and Practice/Commerce and Hotel Management and Catering/Commerce with Computer Application)
(2014 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

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 ?

(10x1=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 ? **(8×2=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. **(6×4=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. **(2×15=30 Marks)**