SAINTA COLLEGE LIBRARY TRIVANDRUM

(Pages : 3)

G – 4116

Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, July 2019

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 Adm onwards)

Time : 3 Hours

Max. Marks : 80

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)**
