ALL SAINTS COLLEGE LIBRARY
NO.
TRIVANDRUM

(Pages : 3) **L – 2608**

Reg. No. : .....

Name : .....

Fourth Semester B.Com. Degree Examination, May 2021

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)

(2015-2017 Admission)

Time : 3 Hours Max. Marks : 80

SECTION – A

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

1. What is Bancassurance?
2. Who is a Customer?
3. What is E-banking?
4. What is NEFT?
5. What is payment in due course?
6. What is credit creation?
7. What is mobile banking?

P.T.O.

8. What is RTGS?

9. What is a current account?

10. Who is a paying banker?

(10 × 1 = 10 Marks)

SECTION – B

Answer **any eight** questions (Not to exceeding **one** paragraph each). **Each** question carries **2** marks.

11. Define cheque?

12. What is NPA?

13. What is retail banking?

14. What is primary deposit?

15. What is general lien?

16. What is CASA deposit?

17. Distinguish between Debit card and Credit card.

18. What is special crossing?

19. What is a Garnishee order?

20. What do you mean by Ombudsman for banks?

21. What is SLR?

22. What is 'ways and means of advances'?

(8 × 2 = 16 Marks)

SECTION – C

Answer **any six** questions (Not exceeding **120** words). **Each** question carries **4** marks.

23. Explain the general relationship between a banker and his customer.

24. Briefly explain the steps taken by RBI for financial inclusion.

25. What are the limitations of credit creation?

26. Explain briefly about the powers and duties of banking Ombudsman.

27. Under what circumstances can a banker dishonour a cheque?

28. Explain briefly about the functions of RBI?

29. What is moral suasion?

30. Explain briefly about the different types of banks in India.

31. Explain the role of commercial bank in economic development.

(6 × 4 = 24 Marks)

SECTION – D

Answer **any two** questions. (Not exceeding **four** pages). **Each** question carries **15** marks.

32. Explain the special types of customers. What are the precautions to be taken by a banker while dealing with the accounts opened by partnership firms and joint stock companies?

33. Explain the important financial services provided by commercial banks.

34. Describe the different types of crossing.

35. Discuss the methods of Credit control adopted by the RBI. Discuss their relative importance also.

(2 × 15 = 30 Marks)
