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Fourth Semester B.Com. Degree Examination, August 2022

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 - 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 a debit card?
2. Who is a collecting banker?
3. What is a Passbook?
4. What is derived deposit?
5. What is ECS?
6. What is a scheduled bank?
7. Who is an executor?
8. Who is a banker?
9. What is internet banking?
10. Who is holder in due course?

(10 × 1 = 10 Marks)

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SECTION – B

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

11. Define a cheque?

12. What is demand deposit?

13. What is financial inclusion?

14. What is SWIFT?

15. What is core banking?

16. What is IFSC?

17. What is CRR?

18. What do you mean by standard assets?

19. What is banking Ombudsman?

20. What is meant by banker's lien?

21. What is a negotiable instrument?

22. What is open market operation?

(8 × 2 = 16 Marks)

SECTION – C

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

23. Explain briefly about the functions of NABARD.

24. What are the different types deposits accepted by a commercial bank?

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25. Explain briefly the consequences of wrongful dishonour a cheque?

26. Under what circumstances is a banker justified in disclosing the state of account of his customer.

27. Explain briefly the general utility services offered by commercial banks.

28. What precautions should a banker taken in opening and conducting accounts in the name of minors and married women?

29. What are the essentials of a valid cheque?

30. Explain the circumstances under which a banker can close the account of his customer.

31. Explain the functions of central banks.

(6 × 4 = 24 Marks)

SECTION – D

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

32. Explain the general and special relationship between a banker and a customer.

33. Discuss the process of credit creation by the commercial banks. What are the limitations of credit creations?

34. What is retail banking? Explain briefly the challenges faced by Indian retail banking sector.

35. Discuss the principal functions of a Central Bank with special reference to RBI.

(2 × 15 = 30 Marks)

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