

Reg. No. :

Name :

**Fifth Semester B.Com. LL.B. (Five Year Integrated) Degree Examination,
September 2022**

Paper I : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 80

SECTION – A

Answer **any five** of the following. Each question carries 2 marks.

1. What is meant by scheduled banks? Give two examples.
2. What is CORE?
3. Define cheque.
4. What do you mean by priority sector lending?
5. Define open market operation.
6. What is tele banking?
7. What is a no-frills account?

(5 × 2 = 10 Marks)

SECTION – B

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

8. Distinguish between debit card and credit card.
9. Explain different types of bank accounts.

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10. Write a note on holder in due course.
11. What are the advantages of E-banking?
12. Explain the classification of NPA's.

(4 × 4 = 16 Marks)

SECTION – C

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

13. What are the differences between general crossing and special crossing?
14. What is lead bank scheme? State the functions of lead bank scheme.
15. Explain different types of cheques.
16. Explain the advantages of E-cheque.
17. What are the circumstances where closing of a bank account takes place?

(4 × 6 = 24 Marks)

SECTION – D

Answer **any three** questions. Each question carries **10** marks.

18. Discuss the obligations of a banker.
19. What are the functions of commercial banks?
20. Explain banking sector reforms.
21. Explain various credit control measures of RBI.

(3 × 10 = 30 Marks)