

(Pages : 2)

M – 1101

Reg. No. :

Name :

**Fifth Semester B.Com. LL.B (Five year Integrated). Degree Examination,
November 2021**

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. Distinguish between public sector and private sector banks.
2. What is RTGS?
3. What do you mean by bearer cheque?
4. What is micro credit?
5. Define smart card.
6. What is mobile banking?
7. What do you mean by capital adequacy ratio?

(5 × 2 = 10 Marks)

SECTION – B

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

8. What is banking Ombudsman scheme?
9. What is bank rate policy? What are its assumptions?

P.T.O.

10. What are the points to be considered by a banker while opening an account in the name of a minor?
11. Explain marking of cheques.
12. What are the limitations of e-banking?

(4 × 4 = 16 Marks)

SECTION – C

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

13. What are the concepts of Capital Adequacy norms?
14. State the differences between central bank and commercial bank.
15. What are the limitations of open market operations?
16. What are the requisites of a valid cheque?
17. What is NEFF? Explain the features of NEFT.

(4 × 6 = 24 Marks)

SECTION – D

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

18. Discuss different types of banks.
19. What are the functions of RBI?
20. Explain the rights of a banker.
21. Discuss the role of commercial banks in economic development of the country

(3 × 10 = 30 Marks)