



No. :

ne :

**Fifth Semester B.Com. LL.B. (Five Year Integrated) Degree
Examination, July 2018
Paper – I : BANKING THEORY AND PRACTICE**

e : 3 Hours

Max. Marks : 80

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

- 1) What is Investment bank ?
- 2) Who is a Banking Ombudsman ?
- 3) What is Electronic Clearance Scheme ?
- 4) What is an Attachment Order ?
- 5) What is Endorsement in Blank ?
- 6) What is MICR cheque ?
- 7) What is KYC ?

(5×2=10 Marks)

Answer **any four** of the following. **Each** question carries **4** marks.

- 1) What are the limitations of credit creation ?
- 2) What are the circumstances under which a banker does not have the right of general lien ?
- 3) Distinguish between crossing and Endorsement.
- 4) List out the requisites of a valid cheque.
- 5) What is credit card ? What are its merits to business man ?

(4×4=16 Marks)

Answer **any four** of the following. **Each** question carries **6** marks.

- 1) Distinguish between general and special crossing.
- 2) What are the circumstances where a banker dishonour a cheque ?
- 3) What do you mean by Nationalization ? What are its objectives ?
- 4) Explain the lead bank scheme.
- 5) Explain the scope of internet banking.

(4×6=24 Marks)

E - 3212



IV. Answer **any three** of the following. **Each** question carries **10** marks.

- 1) Describe the functions of Commercial banks.
- 2) Define crossing of cheques. Explain the several types of crossing.
- 3) Write notes on :
 - a) Off - shore banking.
 - b) RTGS
 - c) E-Purse.
- 4) What are the rights of a banker ?

(3×10=30 Mar