

Reg. No. :

Name :

**Fifth Semester B.Com. LL.B. (Five Year Integrated) Degree Examination,
July 2019**

Paper I : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 80

PART – A

I. Answer **any five of the following**. Each questions carries 2 Marks :

1. What is a Scheduled Bank?
2. What is Consortium Banking?
3. What is Electronics Fund Transfer?
4. Who is a holder in due course?
5. What is ATM?
6. Explain Debit Card.
7. What is Bridge Loan?

(5× 2 = 10 Marks)

PART – B

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

8. What are the general utility services of Commercial Banks?
9. Explain the procedure for closing a bank account.

10. What are the components of Hl-tech Banking?
11. List out the requisites of a valid cheque.
12. What is NPA? What are the external factors that contributed to NPA

(4× 4 = 16 Marks)

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

13. Briefly explain the merits of Nationalisation of Banks.
14. Distinguish between crossing and Endorsement.
15. What do you mean by material alteration in a cheque? What are its Consequences
16. Compare NEFT with RTGS.
17. What is internet banking ? What are its advantages and disadvantages.

(4× 6 = 24 Marks)

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

18. Explain the role of Commercial banks in the economic development of the country.
19. Who is Banking Ombudsman? Explain procedure for settlement of complaints through Banking Ombudsman.
20. Explain the general and special relationship between "Banker" and "Customer".
21. Define endorsement and explain different kinds of endorsement with suitable examples.

(3× 10 = 30 Marks)