

Reg. No. : .....

Name : .....

Fifth Semester B.Com. LL.B (Five year Integrated) Degree Examination,  
March 2020

**PAPER I: BANKING THEORY AND PRACTICE**

Time : 3 Hours

Max. Marks : 80

I. Answer any **five** of the following. **Each** question carries **2** marks. Answer should not exceed **50 words** each.

1. Define the term 'scheduled bank'.
2. What is meant by NPA?
3. What is the function of currency chest?
4. Write any two objectives of 'credit control'.
5. Expand the term 'SWIFT'.
6. Give the meaning of 'CASA' in banks.
7. What is a new generation bank?

**(5 × 2 = 10 Marks)**

II. Answer any **four** of the following. **Each** question carries **4** marks. Answer should not exceed **120 words** each.

1. How do commercial banks create deposits?
2. List out any four agency functions of commercial banks.



3. Discuss the statutory protection available to collecting banker in India.
4. How does RTGS differentiate from NEFT?
5. Enumerate the essentials of a valid cheque.

**(4 × 4 = 16 Marks)**

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

1. Explain various types of crossing of cheques.
2. Write a note on nationalization of banks in India.
3. What is 'service area approach' Elucidate the significance of lead bank scheme in the growth of banking sector in India.
4. Explain briefly the various types of credit control techniques of Reserve Bank of India.
5. Examine the Priority Sector Lending norms applicable to banks in India.

**(4 × 6 = 24 Marks)**

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

1. Discuss the role and functions of commercial banking in economic development of India.
2. Explain E banking services. How does it affect the banking behavior of people?
3. Define the term micro 'finance'. Give an account of the important features and channels of micro finance.
4. What is the relationship between banker and customer? Explain the special features of his relationship.

**(3 × 10 = 30 Marks)**