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Reg. No. : ....

Name : ....

Fifth Semester B.Com. LL.B. (Five Year Integrated) Degree Examination, June 2026

Paper I : BANKING THEORY AND PRACTICE

(2013-2019 Admission)

Time : 3 Hours

Max. Marks : 80

I. Explain **any five** of the following : Each question carries **2** marks. Each answer should not exceed **50** words.

1. What is Tele-Banking?

2. Define Bank.

3. What are Promissory Notes?

4. Explain Public sector banks.

5. What is repo rate?

6. What is E banking?

7. What is ATM?

(5 × 2 = 10 Marks)

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

8. Write a note on the system of note issue by Central Bank?

9. Explain National Electronic Fund Transfer.

P.T.O.

10. Explain the general relationship between banker and customer.

11. What are the functions of NABARD?

12. Explain bill of exchange.

(4 × 4 = 16 Marks)

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

13. Write a note on the importance of Micro Credit?

14. Briefly explain SWIFT.

15. Distinguish between Credit Cards and Debit Cards.

16. Explain the different types of deposits accounts.

17. Distinguish between general and special crossing of a cheque.

(4 × 6 = 24 Marks)

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

18. Explain the primary and secondary functions of banks.

19. Define Central Bank. What are its main functions?

20. Briefly explain the process of nationalization of banks in India.

21. Write an essay on various banking practices?

(3 × 10 = 30 Marks)