Reg. No. : ....

Name : ....

Fifth Semester B.Com LL.B (Five Year Integrated) Degree Examination, May 2023

Paper – I : BANKING THEORY AND PRACTICE

(2013 – 2019 Admission)

Time : 3 Hours   Max. Marks : 80

PART – A

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

1. What is a scheduled bank?

2. What is credit creation?

3. What is monetary policy?

4. What is NEFT?

5. What is crossing of cheque?

6. What is NPA?

7. What is Smart card?

(5 × 2 = 10 Marks)

PART – B

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

8. Explain the procedure of opening a new bank accounts.

9. Discuss the features of EFT.

P.T.O.

10. Explain the characteristics of central bank.

11. Write a note on social banking.

12. Explain Service Area Approach.

(4 × 4 = 16 Marks)

PART – C

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

13. What are the limitations of bank rate policy?

14. Explain the general utility services of Commercial bank.

15. Discuss the special features of a banker's right of General lien.

16. Write a short note on Garnishee Order.

17. Discuss the rights and duties of banker.

(4 × 6 = 24 Marks)

PART–D

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

18. Explain the functions of RBI

19. Discuss the General relationship between a banker and customer.

20. Define Open Market Operations. What are its Objectives?

21. What is Universal banking? Explain its advantages and disadvantages.

(3 × 10 = 30 Marks)

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