

Reg. No. :

Name :

**Fifth Semester B.Com.LL.B (Five Year Integrated) Degree Examination,
June 2025**

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. Explain Commercial Banks.
2. What is a CORE?
3. Explain Reverse Repo.
4. What do you mean by RBI?
5. What are Debit Cards?
6. What are Scheduled Banks?
7. Define commercial paper.

(5 x 2 = 10 Marks)

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

1. What are the merits of Tele banking?
2. Explain the functions of a Lead Bank.

3. What do you mean by Garnishee Order?
4. What do you mean by priority sector lending?
5. Distinguish between private sector and public sector banks.

(4 × 4 = 16 Marks)

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

1. Explain Monetary Policy.
2. Distinguish between demand and time deposits.
3. Explain the role of banks in business.
4. Write a note on ECS?
5. What are the functions of foreign banks?

(4 × 6 = 24 Marks)

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

1. Write an essay on the structure and functions of commercial banks?
2. Write an essay on various banking practices?
3. Briefly explain credit creation of banks.
4. What do you mean by Non Performing assets and explain its management?

(3 × 10 = 30 Marks)