

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BA DEGREE EXAMINATION MAY 2017
(Sixth Semester)

Branch- ECONOMICS

BANKING LAW & PRACTICE

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 2 = 20)

Define the following concepts / terms:

- 1 Customer.
- 2 Pass book.
- 3 Fixed deposit account.
- 4 Negotiable instrument.
- 5 Liquidity.
- 6 Mortgage.
- 7 Internet banking.
- 8 NEFT.
- 9 Commercial bank.
- 10 Co-operative bank.

SECTION - B (25 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 5 = 25)

- 11 a What are the types of deposits?
OR
b What are the types of customers?
- 12 a Differentiate between cheque and bill of exchange.
OR
b Explain the Statutory Protection to collecting banker.
- 13 a Brief about the unsecured advances.
OR
b What are the principles of sound lending?'
- 14 a Write short notes on internet banking, phone banking.
OR
b What is indigenous bankers? Explain its function.
- 15 a Narrate the structure of co-operative bank.
OR
b Explain the functions Industrial Finance Corporation of India (IFCI).

SECTION - C (30 Marks)

Answer any THREE Questions

ALL Questions Carry EQUAL Marks (3 x 10 = 30)

- 16 What is negotiable instrument? Elaborate its types.
- 17 Explain the general relationship between a banker and a customer.
- 18 What are the different forms of advances?
- 19 What is NABARD? Explain its performances*
- 20 . Describe the functions of commercial banks.