

Exam Date & Time: 30-Sep-2020 (10:00 AM - 01:45 PM)



PSG COLLEGE OF ARTS AND SCIENCE

Note: Writing 3hrs: Checking & Inserting Image : 30mins + Grace Time : 15mins

BA DEGREE EXAMINATION MAY 2020
(Sixth Semester)

Branch - ECONOMICS

BANKING LAW AND PRACTICE [14ECU22]

Marks: 75

Duration: 225 mins.

SECTION A

Answer all the questions.

- | | | |
|-----|--------------------|-----|
| 1) | Customer. | (2) |
| 2) | Pass Book. | (2) |
| 3) | Blank endorsement. | (2) |
| 4) | Garnishee order. | (2) |
| 5) | Pledge. | (2) |
| 6) | Cash credit. | (2) |
| 7) | Credit card. | (2) |
| 8) | Mobile banking. | (2) |
| 9) | NABARD. | (2) |
| 10) | Commercial banks. | (2) |

SECTION B

Answer all the questions.

- | | | |
|------|--|-----|
| 11) | Classify conditions of a banker for exercising lien? | (5) |
| a) | | |
| [OR] | State the need for better customer relationship in banks in modern days. | (5) |
| b) | | |
| 12) | Describe cheques and state its features. | (5) |

- a)
[OR] Explain in detail the duties of a collecting banker. (5)
b)
- 13) Bring out various methods of securing charges? (5)
- a)
[OR] Outline various documents of title of good? (5)
b)
- 14) State debit card. Explain its features. (5)
- a)
[OR] Write a short note on RTGS. (5)
b)
- 15) Summarise the functions of IDBI? (5)
- a)
[OR] Explain the functions of regional rural banks. (5)
b)

SECTION C

Answer 3 out of 5 questions.

- 16) Categorize the rules governing the operation of various forms of deposits. (10)
- 17) Explain the different kinds of endorsement. (10)
- 18) Briefly explain the various kinds of loans and advances. (10)
- 19) Enumerate E-banking and financial services provided by a modern banker. (10)
- 20) Trace various functions of regional rural banks. (10)

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