

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2019
(Fifth Semester)

Branch - COMMERCE (RETAIL MARKETING)

BANKING LAW AND PRACTICE

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer ALL questions

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

- 1 What is meant by Deposits?
- 2 Who is a Banker?
- 3 Write the names of any four commercial banks.
- 4 What do you mean by Indigenous banks?
- 5 Define Cheque.
- 6 What do you understand by the term Crossing?
- 7 State the meaning of Lien.
- 8 What are Unsecured Advances?
- 9 Mention any two documents of Title to Goods.
- 10 Write the expansion of NEFT.

* **SECTION - B (25 Marks)**

Answer ALL Questions

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

- 11 a Mention the rules relating to Pass Book.
OR
b What are the precautions to be taken by a banker while opening an account in the name of a Minor?
- 12 a Write the function of co-operative banks.
OR
b Explain in detail about the Repo and Reverse Repo Rate.
- 13 a Mention any five important characteristics of a Cheque.
OR
b What are the duties of a collecting Banker?
- 14 a Point out the principles of good lending.
OR
b Distinguish between pledge and lien.
- 15 a What is ATM? Write its issues.
OR
b Bring out the features of Internet Banking.

SECTION - C (30 Marks)

Answer any THREE Questions

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

- 16 Discuss the relationship between the Banker and the Customer.
- 17 Examine the functions of Commercial Banks.
- 18 What is Endorsement? Enumerate the various types of Endorsement.
- 19 Explain the procedure to be followed by the banker in granting loans against goods.