

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)  
BA DEGREE EXAMINATION MAY 2018  
(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)

- 1 Customer.
2. Joint account.
- 3 Cheque.
- 4 Promissory note.
- 5 Mortgage.
- 6 Assignment.
- 7 Draft.
- 8 Credit card.
- 9 NABARD.
- 10 Regional rural bank.

SECTION - B (25 Marks)

Answer ALL Questions

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

- 11 a What are the various types of deposits?  
OR  
b What are the precautionary measures to be taken by a banker before opening an account in the name of a minor?
- 12 a Distinguish between a bill of exchange and a cheque.  
OR  
b What are the characteristics of negotiable instruments?
- 13 a Briefly explain the principles of sound lending.  
OR  
b What are the various documents of title to goods?
- 14 a Write a note on 'Electronic clearing system'.  
OR  
b What are the uses of credit card & debit card?
- 15 a Explain the differences between central bank and commercial bank.  
OR  
b Explain the structure of co-operative banks.

SECTION - C (30 Marks)

Answer any THREE Questions

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

- 16 Explain the origin of banking.
- 17 Explain the characteristics and the types of cheque.
- 18 Describe the various forms of loans and advances.
- 19 Describe the working of ATM. Enumerate its benefits .
- 20 Explain the various credit control methods of central bank.

Z-Z-Z

END