

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION JUNE 2014
(Sixth Semester)

Branch – COMMERCE WITH COMPUTER APPLICATIONS &
e-COMMERCE

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 What is Pass Book?
- 2 What do you understand the term banker?
- 3 What is a special endorsement?
- 4 Who is a paying Banker?
- 5 Define 'Pledge'.
- 6 What is a 'Lien'?
- 7 What is 'ATM'?
- 8 What is 'RTGS'?
- 9 Who is an Indigenous Banker?
- 10 Write a note on Cooperative banks.

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 Discuss the legal position of a Pass Book.
- 12 a What are the features of a negotiable instrument?
OR
b What are the duties of collecting banker?
- 13 a What are the principles of sound lending?
OR
b Distinguish between secured and unsecured advances.
- 14 a Explain about (i) Credit card (ii) Debit card.
OR
b What are the advantages of Internet banking?
- 15 a Discuss the role of commercial banks in the economic development of India.
OR
b Explain the role of RRB in providing rural finance.

SECTION - C (30 Marks)

Answer any THREE Questions

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

- 16 Define the terms 'Banker' and 'Customer' and bring out the relationship that exists between them.
- 17 What is Crossing? Explain its difference kinds with examples.
- 18 Explain the different modes of charging security.
- 19 Elaborate the main functions of NEFT.
- 20 Explain the objects, constitution and functions of the Reserve Bank of India.

Z-Z-Z

END