

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)  
BA DEGREE EXAMINATION DECEMBER 2019  
(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 Banker.
- 2 Customer.
- 3 Paying banker.
- 4 Promissory note.
- 5 Hypothecation.
- 6 Mortgage.
- 7 RTGS.
- 8 Draft.
- 9 RBI.
- 10 IDBI.

**SECTION - B 125 Marks)**

Answer ALL Questions

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

- 11 a What are the various types of customers?  
OR  
b What are the rules that pertain to a pass book?
- 12 a What are the various forms of crossing?  
OR  
b What are the differences between a cheques and bill of exchange?
- 13 a What are the various types of securities that are offered for bank advances?  
OR  
b What are the principles of sound lending?
- 14 a Explain the allied services provided by the banks.  
OR  
b What are the difference between intra branches and inter branch?
- 15 a What are the functions of co-operative banks?  
OR  
b What are the functions of NABARD?

**SECTION - C (30 Marks)**

Answer any THREE Questions

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

- 16 Discuss the various kinds of banks.
- 17 Explain the duties and responsibilities of paying banker.
- 18 Write a detailed note on pledge.
- 19 Define credit and debit card. Explain its uses.