MAR IVANIOS COLLEGE (AUTONOMOUS)
THIRUVANANTHAPURAM

Reg. No. :…………………   Name :………………….

Fourth Semester B.Com. Degree Examination, June 2016
First Degree Programme under CBCSS
Core Course: Commerce – IX
AUCO442: Banking Theory & Practice

Time: **3** Hours   Max. Marks: **80**

SECTION – A

*Answer **ALL** questions each in a word or in a sentence.*

1. What do you mean by passive deposits ?

2. What is Garnishee order ?

3. What do you mean by nationalization ?

4. What do you meant by Tort ?

5. Define cheque.

6. What is currency drain ?

7. What is DIR ?

8. What is bank rate ?

9. What is CORE banking ?

10. What is credit rationing ?

                                                    (10 × 1 = 10 Marks)

SECTION – B

*Answer any **EIGHT** questions, each in a short paragraph not exceeding 50 words.*

11. What do you mean by 'ways and means advance' ?

12. What are scheduled banks ?

13. What are the major limitations of credit creation ?

14. What is EXIM bank ?

                                                             P.T.O.

15. Give any four functions of deposit banks.

16. Explain the function of central bank as controller of credit.

17. What is SWIFT ?

18. Differentiate General crossing and Special crossing.

19. What do you mean by opening of crossing ?

20. Mention the priority sectors for lending.

21. Give a note on NPA.

22. What is Lead Bank scheme ?

(8 × 2 = 16 Marks)

SECTION – C

Answer any SIX questions, each in a paragraph not exceeding 120 words.

23. What are the different methods of Note Issue ?

24. What is Universal Banking ?

25. Explain the objectives of social control of banks.

26. What is material alteration ?

27. What are the essentials of a valid cheque ?

28. Differentiate debit card and credit card.

29. What do you mean by RTGS?

30. What are the dimensions of E – Banking ?

31. Explain the three tier structure of co – operative banks.

(6 × 4 = 24 Marks)

SECTION – D

Answer any TWO questions, not exceeding four pages.

32. Explain the importance, objectives and functions of RRB.

33. What are the major functions of RBI ?

34. Discuss the relationship between Banker and Customer.

35. Explain the method of opening and operation of accounts by special types of Customers.

(2 × 15 = 30 Marks)

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