



**Second Year B.Com. Degree Examination, April/May 2014
(SLM Old)**

BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 90

PART – A

Answer any three questions. Each question carries 15 marks.

1. Define the term bank and briefly describe different types of banks.
2. What is credit control ? Explain different methods of credit control.
3. Define the term 'Banker' and 'Customer'. Explain the general relationship that exists between them.
4. What do you mean by 'Paying Banker' ? Discuss the duties and responsibilities of paying banker.
5. Explain the functions of modern commercial banks.

PART – B

Answer any 3 questions. Each question carries 10 marks.

6. Define a cheque. Explain its essential features.
7. Briefly explain the monetary policy of RBI.
8. What are the objects and functions of NABARD ?
9. Distinguish between Savings Bank Account and Current Account.
10. Who is a Collecting Banker ? What are his general duties ?

PART – C

Answer any 3 questions. Each question carries 5 marks.

11. Write a note on Fixed Deposit Receipt.
12. When can a banker disclose the secrecy of his customer account ?
13. Write a note on Special customer.
14. State the advantages of Unit Banking.
15. Write a note on Co-Operative Bank.

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