



**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.

# Sample Test Paper For Principal And Banking

**G Thomas**



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## **Table of Contents Sample Test Paper For Principal And Banking**

1. Understanding the eBook Sample Test Paper For Principal And Banking
  - The Rise of Digital Reading Sample Test Paper For Principal And Banking
  - Advantages of eBooks Over Traditional Books
2. Identifying Sample Test Paper For Principal And Banking
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Sample Test Paper For Principal And Banking
  - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Test Paper For Principal And Banking
  - Personalized Recommendations
  - Sample Test Paper For Principal And Banking User Reviews and Ratings
  - Sample Test Paper For Principal And Banking and Bestseller Lists
5. Accessing Sample Test Paper For Principal And Banking Free and Paid eBooks
  - Sample Test Paper For Principal And Banking Public Domain eBooks

- Sample Test Paper For Principal And Banking eBook Subscription Services
- Sample Test Paper For Principal And Banking Budget-Friendly Options
- 6. Navigating Sample Test Paper For Principal And Banking eBook Formats
  - ePub, PDF, MOBI, and More
  - Sample Test Paper For Principal And Banking Compatibility with Devices
  - Sample Test Paper For Principal And Banking Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Sample Test Paper For Principal And Banking
  - Highlighting and Note-Taking Sample Test Paper For Principal And Banking
  - Interactive Elements Sample Test Paper For Principal And Banking
- 8. Staying Engaged with Sample Test Paper For Principal And Banking
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Sample Test Paper For Principal And Banking
- 9. Balancing eBooks and Physical Books Sample Test Paper For Principal And Banking
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Sample Test Paper For Principal And Banking
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Test Paper For Principal And Banking
  - Setting Reading Goals Sample Test Paper For Principal And Banking
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Test Paper For Principal And Banking
  - Fact-Checking eBook Content of Sample Test Paper For Principal And Banking
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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