



**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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interpretation of the questions set which should be in their own words and relevant to the text Excerpts may be given from the drama and prose texts leading to questions on the specific book Poetry A poem or passages from poems will be given and questions will be set to test the candidates response to the poem The questions will focus on the content understanding and the personal response of candidates to the poem as a whole 1 THE MERCHANT OF VENICE Shakespeare s unabridged play by A W Verity Acts 3 4 and 5 only TREASURE TROVE A Collection of ICSE Poems and Short Stories 2 POETRY i Daffodils William Wordsworth ii I Know Why the Caged Bird Sings Maya Angelou iii The Patriot Robert Browning iv Abou Ben Adhem Leigh Hunt v Nine Gold Medals David Roth 3 PROSE short stories i An Angel in Disguise T S Arthur ii The Little Match Girl Hans Christian Andersen iii The Blue Bead Norah Burke iv My Greatest Olympic Prize jesse Owens v All Summer in a Day Ray Douglas Bradbury NOTE The ICSE Class X Examination paper will be set ONLY on the portion of the syllabus that is prescribed for Class X

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