

# 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.

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

#### PART-B

Answer any 3 questions. Each question carries 10 marks.

- Define a cheque. Explain its essential features.
- 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.
- Write a note on Co-Operative Bank.

# **Sample Test Paper For Principal And Banking**

Pankaj Singh Bisht, Kanika Arora, Gopal Jee Jha, Richa Aggarwal, Dr. Anupam Kumar Sharma, Pradeep Kumar, Anurag Kumar Sharma, C.S. Dubey, Sarita Yadav, Nisha Mudgal, Shikha Kapoor

#### **Sample Test Paper For Principal And Banking:**

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