

MELVISHARAM - 632 509.

SEMESTER EXAMINATIONS, NOVEMBER - 2018

B.Com., CORPORATE SECRETARYSHIP

SEMESTER V

U15MKS502 / U14MKS502 – BANKING LAW AND PRACTICE

Time: Three Hours

Maximum: 75 Marks

SECTION - A (10 X 2 = 20 Marks)

Answer **ALL** Questions.

1. What is Banking Regulation Act, 1949?
2. What is central bank?
3. What is ATM?
4. What is ECS?
5. What is current account?
6. Who is a Banking Ombudsman?
7. What do you mean by secured loan?
8. What is hypothecation?
9. Define promissory note.
10. What is material alteration?

SECTION - B (5 X 5 = 25 Marks)

Answer **ALL** Questions.

11. a) What are the policies of RBI for granting branch license to banks.
(Or)
b) What are the agency services of a bank.
12. a) Write short notes on: i) PIN ii) Debit cards.

(Or)

13. a) Briefly explain the different types of Customers.
- b) What are the advantages of E-Banking?

(Or)

14. a) What precautions will a banker take while lending against insurance policies?
b) What are the procedure for grievance redressal in Banking Ombudsman.

(Or)

15. a) What are the features of negotiable instruments?
(Or)
b) What are the rights and duties of paying banker?

(Or)

SECTION - C (3 X10 = 30 Marks)

Answer ANY THREE Questions.

16. Explain the functions of a central bank.
17. Explain the functions of commercial banks.
18. Explain the various forms of relationship between banker and customer.
19. Discuss the various types of borrowings.
20. Explain the different types of endorsements.
