

BCOM 2004

B.Com. DEGREE EXAMINATION, JANUARY 2022.

Second Year – Non Semester

Commerce

BANKING THEORY, LAW AND PRACTICE

Time : Three hours

Maximum : 100 marks

PART A — (5 × 8 = 40 marks)

Answer any FIVE out of eight questions.

1. State the functions of Central Bank
2. Write down the procedures for opening a current account in a bank.
3. Explain nonperforming assets of banks.
4. State the role of the Paying banker.
5. Discuss about banker as holder in due course.
6. What do you mean by letter of credit? Elucidate.
7. Write a note on Travelers cheques and its usages.
8. Distinguish between debit card and credit card.

PART B — (4 × 15 = 60 marks)

Answer any FOUR out of six questions

9. Critically evaluate the Origin of banks in detail.
 10. Describe the functions of commercial banks.
 11. Explain about the relationship between the banker and the customer.
 12. Discuss the conditions under which payment can be refused by a banker.
 13. Analyze the advantages of government bonds.
 14. Write in detail about the factors governing cash reserve ratio.
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