

CLASS: B.B.A.

15A/50

St. JOSEPH'S COLLEGE (AUTONOMOUS) TIRUCHIRAPPALLI – 620 002

SEMESTER EXAMINATIONS – APRIL 2015

TIME: 3 Hrs.

MAXIMUM MARKS: 100

SEM	SET	PAPER CODE	TITLE OF THE PAPER
IV	2013	11UBU430301A	BANKING THEORY AND PRACTICE

SECTION – A

Answer all the questions:

20 x 1 = 20

Choose the correct answer:

- The term bank is derived from Latin word is?
a) Banco
b) Bancus
c) Banque
d) Banc
- In which a/c can be opened minimum deposit of ` 2,000 or ` 3,000.
a) Current a/c
b) Saving bank a/c
c) Fixed deposit
d) Recurring deposit a/c
- The person on whom the bill of exchange is drawn?
a) Endorser
b) Endorsee
c) Drawer
d) Drawee
- The person who have offered the security is called?
a) Pawner
b) Bailee
c) Borrower
d) Pawnee
- In India who is the leader in the introduction of Internet banking services.
a) SBI
b) IOB
c) ICICI
d) RBI

Fill in the blanks:

- _____ defines a banker as “a dealer in debt, his own and other people”.

7. Withdrawals can be made from saving bank a/c maximum _____ times a year.
8. MICR technology was introduced by _____.
9. The banker is empowered to retain all _____ of the customer.
10. EFT stands for _____.

State True or False:

11. The German word 'banc' was Italianized as 'banco'.
12. Recurring deposit a/c every month are multiply of ` 5 or ` 10.
13. A bill of exchange facilitates debit sales.
14. Commercial papers is an additional source of raising long term funds by highly rated corporate borrowers.
15. The constant innovations in E-banking have contributed to new development called Mobile banking.

Match the following:

- | | |
|------------------------|-------------------|
| 16. Bank | - a) ` 50 minimum |
| 17. Fixed deposit | - b) 4 digit |
| 18. Cheque | - c) SECTION-(6) |
| 19. Anomalous mortgage | - d) Italy |
| 20. ATM | - e) SECTION (58) |

SECTION – B

Answer all the questions:

5 x 4 = 20

21. a. State the different types of banks.

OR

- b. Explain the role of banks in economic development in our country.
22. a. Explain the commercial banking principles.

OR

- b. Distinguish between saving bank a/c and fixed deposit a/c.
23. a. Define bill of exchange what are the essential of bill of exchange.

OR

- b. State the difference between cheque and promissory note.
24. a. What is meant by Negative lien?

OR

- b. Explain different types of Bank loans.
25. a. What are the drawbacks of E-banking?

OR

- b. State the working and the advantages of debit cards.

SECTION – C

Answer any FOUR questions:

4 x 15 = 60

26. Explain the role of banks in modern economy.
27. A minor wants to open a current a/c in his own name in your branch would you permit it.
28. What is crossing of cheque? Explain different types of crossing of cheque and give suitable examples.
29. What are different forms of banker's advances? Discuss the principle, which govern secured advances.
30. Enumerate the important types of credit cards.
