

COM 102.1

Reg. No.

**CREDIT BASED FIRST SEMESTER B.Com. DEGREE EXAMINATION
OCTOBER 2016
COMMERCE
MODERN BANKING**

Time: 3 Hrs.

Max. Marks: 80

SECTION – A

Answer any **THREE** questions:

3×20=60

1. Who is a paying banker? What are the precautions to be taken by him while honouring his customers cheques?
2. Define the term 'Bank'. Describe the functions of commercial banks.
3. Explain the general relationship between a banker and a customer.
4. What is meant by endorsements? Explain the different types endorsements with examples.

SECTION – B

Answer any **THREE** questions:

3×5=15

5. Explain the need for Risk Management in Banks.
6. Explain the principles of banking.
7. Distinguish between general crossing and special crossing.
8. Write a note on debit card.

SECTION – C

Answer **all** the questions:

5×1=5

9. What are non-performing assets?
10. What is meant by bancassurance?
11. Give the meaning of 'cheque'.
12. Who is a collecting banker?
13. What is meant by credit risk?

**CREDIT BASED FIRST SEMESTER B.Com.DEGREE EXAMINATION
OCTOBER 2012
PRINCIPLES AND PRACTICE OF BANKING**

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any THREE questions:

3X20=60

1. Explain the functions of Commercial Bank.
2. What is meant by endorsement of a negotiable instrument? Explain the different types of endorsement with examples.
3. Give a brief account of General relationship between banker and customer.
4. What are the rights and duties of a paying banker and state the circumstances under which paying banker can refuse payment of cheques?

SECTION – B

Answer any THREE questions:

3X5=15

5. Explain briefly the functions of NABARD.
6. Explain the rights and duties of a collecting banker as holder for value.
7. Pass the journal entries to rectify the following errors:
8. Mention the recommendations of Narasimham Committee.

SECTION – C

Answer all the following:

5X1=5

9. What is a negotiable instrument?
10. What is meant by credit risk?
11. What is Internet Banking?
12. What is meant by non-performing asset of a Bank?
13. What is RTGS?

COM 102

Reg. No.

CREDIT BASED FIRST SEMESTER B.Com. DEGREE EXAMINATION OCTOBER 2013
COMMERCE

PRINCIPLES AND PRACTICE OF BANKING

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any Three questions:

3X20=60

1. What is material alteration? Explain the circumstances under which the banker can refuse payment?
2. Explain the precautions to be taken by the banker while opening the account of
a) Illiterate person b) Minor
3. Explain the functions of Commercial Banks.
4. What is crossing of a cheque? Explain different types of crossing with example.

SECTION – B

Answer any Three questions:

3X5=15

5. Explain the need for risk management.
6. Write a note on Debit Card.
7. Explain the different classification of assets.
8. Explain briefly different types of endorsement.

SECTION – C

Answer all the questions:

1X5=5

9. What is operational risk?
10. What is a Bank Draft?
11. What is Mobile Banking?
12. What is NEFT?
13. What is meant by Bankers Lien?

COM 102.1

Reg. No.

**CREDIT BASED FIRST SEMESTER B.Com. DEGREE EXAMINATION
OCTOBER 2014
COMMERCE
MODERN BANKING**

Time: 3 Hrs

Max. Marks: 80

SECTION – A

I. Answer any Three questions.

3×20=60

1. What is crossing of a cheque? Explain the different types of crossing of a cheque with illustration.
2. Explain the General relationship between a banker and a customer.
3. Explain the functions of commercial banks.
4. State the circumstances under which the paying banker can dishonor cheques.

SECTION – B

II. Answer any Three questions.

3×5=15

5. Write a note on Debit Card.
6. What precautions should be taken by the banker while opening the bank account of firms?
7. What is the need for risk management?
8. What is a Bank Draft? Explain its features.

SECTION – C

III. Answer all the questions.

5×1=5

9. What is meant by over-draft?
10. What is a Bill of exchange?
11. Give the meaning of endorsement.
12. State two types of Lien.
13. What is meant by Non-performing Assets?

COM 102

Reg. No.

**CREDIT BASED FIRST SEMESTER B.Com. DEGREE EXAMINATION
OCTOBER 2015
COMMERCE
PRINCIPLES AND PRACTICE OF BANKING**

Time: 3 Hrs

Max. Marks: 80

SECTION – A

Answer any THREE questions:

3×20=60

1. Explain the general relationship between banker and customer.
2. Explain the recent developments in the field of banking.
3. Briefly explain the duties and rights of paying banker.
4. What is endorsement of cheques? Explain the different types of endorsement with example.

SECTION – B

Answer any THREE questions:

3×5=15

5. State any five differences between general crossing and special crossing.
6. Explain the recommendation of Narasimham committee.
7. Write a note on Garnishee order.
8. Explain the Rights and duties of collecting banker as holder of value.

SECTION – C

Answer all the questions:

5×1=5

9. What is liquidity risk?
10. State any two precautions to be taken while opening the account of a minor.
11. What are Negotiable instruments?
12. What is Internet banking?
13. What is NEFT?

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OCTOBER 2015**

**COMMERCE
MODERN BANKING**

Time: 3 Hrs

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SECTION – A

Answer any THREE questions:

3×20=60

1. Define the term 'Bank'. Explain the functions of commercial bank.
2. What is meant by 'Risk Management'? Explain different types of risks faced by banks?
3. Give the meaning of endorsement of a Negotiable instrument? Explain the different types of endorsements with examples?
4. Explain the general relationship between a banker and customer.

SECTION – B

Answer any THREE questions:

3×5=15

5. What are the circumstances under which a banker can refuse payment of cheques?
6. What are the precautions to be followed while opening an account by an illiterate persons?
7. What are Narasimhan committee recommendations?
8. What are the principles of Banking?

SECTION – C

Answer all the questions:

5×1=5

9. Expand RTGS and ECS.
10. What is internet banking?
11. What is meant by non performing asset?
12. Who is a paying banker?
13. What is meant by crossing of a cheque?
