

II/ bc (vi)

2 0 1 2

(2nd Semester)

COMMERCE

Paper : BC-206

(Principles and Practices of Banking)

Full Marks : 75

Time : 3 hours

(PART : B—DESCRIPTIVE)

(Marks : 50)

*The figures in the margin indicate full marks
for the questions*

Answer all questions

- 1. Define banks. Explain briefly the origin and evolution of banking in India. 2+8=10**

Or

Write short notes on : 5+5=10

(a) Regional Rural Banks

(b) Scheduled Banks

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(Turn Over)

(2)

2. Discuss the primary and subsidiary functions of commercial banks. 5+5=10

Or

Explain, in brief, the monetary and credit control of the Reserve Bank of India. 10

3. Discuss the different types of deposit. 10

Or

Discuss the various agricultural advances made by the banks.

4. Explain, in brief, the concepts of credit and debit cards. What are the differences between the two cards? 8+2=10

Or

Write short notes on any *two* of the following :

5×2=10

(a) Mobile Banking

(b) Pass Book

(c) ATM Card

(d) Demand Draft

5. Explain, in brief, the relationship between Banker and Customer. 10

(3)

Or

Write short notes on :

5+5=10

- (a) Obligation to honour cheques by the banks
- (b) Obligation to maintain secrecy by the banks

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(2nd Semester)

COMMERCE

Paper : BC-206

(Principles and Practices of Banking)

(PART : A—OBJECTIVE)

(Marks : 25)

The figures in the margin indicate full marks for the questions

Answer **all** questions

SECTION—A

(Marks : 10)

1. Fill in the blanks :

1×5=5

(a) The first bank in India is

(b) The Reserve Bank of India was started
in

(2)

(c) ICICI provided advances to industries in India
mainly for requirements.

(d) The banks become a
when a customer deposits securities and other
valuables for safe custody.

(e) The recommendation committee for setting up of
ATM's in India was headed by

2. Choose the correct answer and put the code in the
brackets provided : 1×5=5

(a) EXIM Bank commenced its operations in India
on

(i) 1st January, 1982

(ii) 1st March, 1982

(iii) 1st April, 1982

(iv) 2nd March, 1982

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(b) Cooperative Banks has three-tier structure, at the top, there is

(i) Central Cooperative Banks

(ii) State Cooperative Banks (APEX)

(iii) Primary Credit Societies

(iv) None of the above

[]

(c) A kind of deposit which is repayable after a fixed period of time is

(i) fixed deposit

(ii) recurring deposit

(iii) term deposit

(iv) working deposit

[]

(4)

(d) The debit and credit entries of the customers' account are entered in the

(i) Pass Book

(ii) Cheque Book

(iii) Demand Draft

(iv) Bank Draft

[]

(e) If the accounts of a customer shows a credit balance, the banker will be

(i) Creditor

(ii) Debtor

(iii) Debtor and Creditor

(iv) None of the above

[]

(5)

SECTION—B

(Marks : 15)

3. Write short notes on in not more than 5 sentences
each : 3×5=15

(a) Foreign Banks

(6)

(b) Cooperative Banks

(7)

(c) Personal Advances

(8)

(d) Retail Banking

(9)

(e) Bailee

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