

**Faculty of Commerce****B.Com. III-Year, CBCS - V Semester Backlog Examinations –Sep/Oct, 2020****(For All Streams of B.Com.)****PAPER: BANKING THEORY AND PRACTICE**

Time: 2 Hours

Max Marks: 80

- I. Answer any **FIVE** of the following questions (5x16=80 Marks)
1. Briefly explain the functions of Commercial Banks.
  2. What are the emerging trends in Commercial Banking in India?
  3. Discuss the various functions of Reserve Bank of India.
  4. What is the role of RBI in controlling the activities of Money markets?
  5. Discuss the assets classification. Elucidate the main guidelines for assets classifications.
  6. Define NABARD. Discuss the role played by NABARD in Rural development.
  7. Briefly explain the salient features of Banker Customer Relationship.
  8. What are the precautions to be taken by a Banker while opening an account of the Joint Stock Company?
  9. What is dishonor of Cheques? Explain the consequences of wrongful dishonor.
  10. Briefly describe the latest trends in deposit mobilizations.

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ఈ క్రింది వానిలో ఏవేని ఐదు ప్రశ్నలకు సమాధానాలు వ్రాయుము.

(5x16=80 Marks)

1. వాణిజ్య బ్యాంకుల విధులను క్లుప్తంగా వివరించండి.
2. భారతదేశంలో వాణిజ్య బ్యాంకుల అభివృద్ధి నూతన పోకడలు ఏమిటి?
3. భారతీయ రిజర్వు బ్యాంకు యొక్క విధులను చర్చించుము.
4. ద్రవ్య మార్కెట్ లోని వ్యవహారాలను నియంత్రించే ఛేయటంలో RBI యొక్క పాత్ర ఏమిటి?
5. ఆస్తుల వర్గీకరణ గురించి చర్చించండి. ఆస్తుల వర్గీకరణకు సంబంధించిన ముఖ్యమైన మార్గదర్శకాలను వివరించండి.
6. NABARD ను నిర్వచించుము. గ్రామీణాభివృద్ధిలో NABARD యొక్క పాత్రను గురించి చర్చించుము.
7. బ్యాంకరు - ఖాతాదారుల సంబంధం యొక్క ముఖ్యమైన లక్షణాలను విశదీకరించండి.
8. జాయింట్ స్టాక్ కంపనీ ఖాతా తెరుచునప్పుడు బ్యాంకరు తీసుకోవలసిన జాగ్రత్తలు ఏమిటి?
9. చెక్కుల అనాధరణ అనగానేమి? తప్పుగా అనాధరణ చేయటం వలన కలిగే పరిణామాలను వివరించండి.
10. డిపాజిట్ల సమీకరణలో తాజా పోకడలను క్లుప్తంగా వివరించండి.

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**Faculty of Commerce****B.Com. I-Year, CBCS - II Semester Regular Examinations -June/July, 2022****(For All Streams of B.Com)****PAPER: Banking and Financial Services**

Time: 3 Hours

Max Marks: 80

**Section-A**I. Answer any *five* of the following (5x4=20 Marks)

1. Core Banking
2. KYC Norms
3. Collateral Securities
4. Financial Services
5. Operating Leverage
6. Development Banks
7. Non-Trading Institutions
8. Factoring

**Section-B**

II. Answer the following questions (5x12=60 Marks)

9. (a) Explain functions of Commercial Banks.  
(OR)  
(b) Describe about NABARD.
10. (a) Define Banker? Explain the relationship between Banker and Customer  
(OR)  
(b) Explain about special types customers
11. (a) What are the consequences of Wrongful Dishonors? Explain  
(OR)  
(b) Explain the duties and responsibilities of paying banker
12. (a) What are the functions of Financial Services? Explain  
(OR)  
(b) What are challenges facing the financial service sector?
13. (a) What are the problems of Merchant Banking in India?  
(OR)  
(b) Explain Merits and Demerits of Factoring

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**Faculty of Commerce****B.Com. I-Year, CBCS - II Semester Regular Examinations -June, 2023**

(For All Streams of B.Com)

**PAPER: Banking and Financial Services**

Time: 3 Hours

Max Marks: 80

**Section-A**

I. Answer any FIVE of the following questions (5x4=20 Marks)

1. What is E-Banking?
2. What is Banker?
3. What is Holder in due course?
4. What are the New Financial Products and Services?
5. Define Factoring.
6. Explain OMBUDSMAN.
7. Explain documents of title of goods
8. Define Leasing.

**Section-B**

II. Answer the following questions (5x12=60 Marks)

9. (a) Explain functions of Commercial Banks.  
(OR)  
(b) Explain about the different types of banks in detailed.
- 10.(a) Explain briefly the general relationship between banker and customer.  
(OR)  
(b) What are the precautions to be taken by a banker while opening various types of account?
- 11.(a) What is Negotiable Instrument? What are the features of Negotiable Instrument?  
(OR)  
(b) Define Collecting Banker. What are the duties and responsibilities of Collecting Banker.
- 12.(a) State the importance of Financial Services  
(OR)  
(b) Explain the various non-fund based financial services with examples.
- 13.(a) Define venture capital and discuss the importance of venture capital?  
(OR)  
(b) Define finance lease and discuss the difference between finance and operating lease.

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