

(6 pages)

Reg. No. : .....

Code No. : 12949

Sub. Code : JSBA 3 A

B.B.A. (CBCS) DEGREE EXAMINATION,  
NOVEMBER 2017.

Third Semester

Business Administration — Main

Skill Based Subject – BANKING PRACTICE

(For those who joined in July 2016 onwards)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. The primary relationship between a banker and customer starts from the time
  - (a) When customer visits that bank
  - (b) When customer opens account
  - (c) When customer visits that bank to made queries
  - (d) All of the above

2. The word 'Bank' has been derived from a Latin word which means \_\_\_\_\_

- (a) a bench for the keeping, lending and exchanging etc of money
- (b) an institution for meeting people
- (c) a place where persons can relax
- (d) an institution for coordinating people

3. A Cheque dated subsequent to the date of its issue is \_\_\_\_\_

- (a) post dated cheque
- (b) blank cheque
- (c) crossed cheque
- (d) account payee cheque

4. A drawer can also be a

- (a) Payee
- (b) paymaster
- (c) banker
- (d) creditor

5. Who can cancel the crossing on a cheque?

- (a) Payee
- (b) Paying banker
- (c) Endorser
- (d) Drawer





6. \_\_\_\_\_ is the right of a person to retain the property of another person in his possession until the debt from that owner of that property is repaid
- (a) Lien (b) Retainment  
(c) Retrenchment (d) Libel
7. How many parties are mainly involved in Promissory Note?
- (a) One (b) Five  
(c) Two (d) Three
8. Blank endorsement is otherwise called as
- (a) Full Endorsement  
(b) Qualified Endorsement  
(c) General Endorsement  
(d) Special Endorsement
9. \_\_\_\_\_ is the result of combining technology and traditional bank services through websites that customers use to access their bank accounts
- (a) Home Banking (b) Mobile Banking  
(c) Internet Banking (d) Television Banking
10. \_\_\_\_\_ headed the committee on 'Computerisation' in Indian Banks(1988).
- (a) M. Narasimhan (b) M.M. Shah  
(c) M. Venkat Ram (d) Raj Foster

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PART B — (5 × 5 = 25 marks)

Answer ALL questions choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) Define Banker and Customer.  
Or  
(b) What are the features of Banking?
12. (a) Explain the advantages of Fixed Deposit.  
Or  
(b) Distinguish between Cheque and Bill of Exchange.
13. (a) Discuss the difference between Loans and Advances.  
Or  
(b) Explain the different forms of advances.
14. (a) Describe in briefly about types of lien.  
Or  
(b) How do you differ Mortgage from Hypothecation.
15. (a) Explain the constraints of e-banking.  
Or  
(b) State the different forms of e-banking.

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PART C — (5 × 8 = 40 marks)

Answer ALL questions choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) Define Banking. Discuss its functions in detail.

Or

- (b) What are the relationship between banker and customer?

17. (a) What is a Cheque? List out the various kinds of Cheque.

Or

- (b) Explain the different types of endorsements.

18. (a) Discuss the objectives and types of crossing.

Or

- (b) Describe the various types of deposit scheme offered by banks.

19. (a) What is the procedure for repaying mortgage?

Or

- (b) Write about the modes of charging security.

20. (a) What are difference between Traditional banking and e-banking?

Or

- (b) Explain the functions of E-banking.

