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B.M.S COLLEGE FOR WOMEN, AUTONOMOUS
BENGALURU – 560004
SEMESTER END EXAMINATION – MARCH/APRIL- 2023

B.Voc. R.M. – III Semester

BANKING LAW AND PRACTICE
(NEP Scheme 2021-22 onwards)

Course Code: BVRM3DSC08

Duration: 2 ½ Hours

QP Code: 3028

Max. Marks: 60

SECTION – A

I. Answer any FIVE of the following questions. Each question carries TWO marks

(5X2=10)

- What is Internet Banking?
- State any four technology trends in Banking.
- What is an overdraft?
- Expand (a) MICR (b) RTGS.
- Mention any four principles of bank lending.
- What is Crypto currency?
- Give the meaning of Demat Account.

SECTION – B

II. Answer any FOUR of the following questions. Each question carries FIVE marks

(4X5=20)

- “Banker is a dignified Debtor”. Elucidate.
- Discuss the functions of Retail Banking
- What is a Debit card? Discuss its advantages and disadvantages?
- What is Retail Banking? What are its pros and cons?
- Discuss the features of Savings bank account and Current Account.

SECTION – C

III. Answer any TWO of the following questions. Each question carries TWELVE marks.

(12X2=24)

- Explain the relationship between banker and customer.
- Discuss briefly different types of loans and advances.
- Write a detailed note on innovations in Banking.

SECTION – D

IV. Answer any One of the following questions carries Six marks

(1X6=06)

10. Draw a chart showing different types of banks in India
11. List various retail products offered by any 2 banks of your choice

BMSCW LIBRARY