

**2024**

**( FYUGP )**

**( 5th Semester )**

**COMMERCE**

**( Major )**

**Paper Code : BC/10**

**( Banking Theory and Practice )**

**Full Marks : 75**

**Pass Marks : 40%**

**Time : 3 hours**

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

1. (a) What is banking? Mention the nature of banking business. Discuss the legal relationship between the banker and the customer. **4+5+6=15**

**Or**

- (b) Explain in brief the different types of Bank Accounts. Discuss the mutual rights and duties of a banker and customer. **6+9=15**



( 2 )

2. (a) What do you mean by a collecting banker? Discuss the duties and responsibilities of a collecting banker.

5+10=15

Or

- (b) Discuss in detail the various lending facilities offered by a bank to its customers.

15

3. (a) Discuss briefly the State Policy on loans and advances. Enumerate on the various self-employment schemes launched by the Government of India.

6+9=15

Or

- (b) Discuss the status of women entrepreneurs in India.

15

4. (a) What do you mean by banker security for loan? Discuss in brief the various kinds of securities required by bank for loans and advances.

3+12=15

Or

- (b) What is a letter of credit? Explain the importance and types of letter of credit.

4+5+6=15



( 3 )

5. (a) What is Internet banking? Explain the advantages and disadvantages of Internet banking. Distinguish between traditional banking and e-banking.

2+8+5=15

Or

- (b) Write notes on the following :

3×5=15

- (i) Electronic clearing system
- (ii) Plastic money
- (iii) Digital cash
- (iv) E-money
- (v) Home banking

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