UUCMS. No.						

# **B.M.S COLLEGE FOR WOMEN**

**BENGALURU - 560 004** 

### III SEMESTER END EXAMINATION – JAN/FEB - 2024

B.Voc-RM: BANKING LAW & PRACTICE (NEP Scheme 2021-22 onwards F + R)

Course Code: BVRM3DSC08 QP Code: 3028 Duration: 2 ½ Hours Max marks: 60

Instructions: Answer all the sections.

### **SECTION-A**

- I. Answer any Five of the following questions. Each question carries Two Marks. (5x2=10)
  - a. Define Banking?
  - b. Mention the types of Deposits?
  - c. Who is a Garnisher?
  - d. What do you mean by Retail Banking?
  - e. Who is a paying Banker?
  - f. What is Demat Service?
  - g. Expand NEFT and RTGS.

# **SECTION-B**

- II. Answer any Four of the following question. Each question carries Five Marks. (4x5=20)
  - 2. Explain the principles of Bank Lending?
  - 3. Distinguish between Debit Card and Credit Card.
  - 4. Write a short note of Retail Banking.
  - 5. Explain the types of Bank Customers.
  - 6. Discuss the process of EFT.

## **SECTION-C**

- III. Answer Any Two of the following question. Each question carries Twelve Marks. (2x12=24)
  - 7. Discuss the General Relationship of Banker and Customer?
  - 8. Briefly Explain the Banking Innovations?
  - 9. Discuss the various types of Deposits?

### **SECTION- D**

IV. Answer Any One of the following questions carries Six Marks.

- (1x6=6)
- 10. List out various documents to be submitted for borrowing loans.
- 11. Draw a chart showing different types of Banks in India.

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