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Register No. :

Name of the Candidate:

**M.B.A. DEGREE EXAMINATION, 2010****(BANKING & TAXATION)****(FIRST YEAR)****(PAPER – VI)****160. PRINCIPLES OF BANKING***December)**(Time: 3 Hours*

Maximum: 75 Marks

**SECTION – A****Answer any FIVE questions****(5×3=15)**

1. Define Banking.
2. Define APEX Bank.
3. Define FDR.
4. What do you mean by factoring?
5. What is the Role of Joint Account Holders?
6. Define Cheque.
7. What do you mean by promotion mix in Banking Services?

**SECTION – B****Answer any THREE questions****(3×10=30)**

8. Explain the role and functions of Banker in IFS (Indian Financial Sector).
9. Define Banker & Customer. Explain the general relationship between Banker & customer with a neat sketch.

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10. Discuss the role of commercial banks in India.
11. Elucidate the recent developments in IFS.
12. Under what circumstances is a banker justified in refusing payment of his customer's cheque?

**SECTION – C****Answer any TWO questions****(2×15=30)**

13. Briefly explain the role and functions of SEBI.
14. What is Crossing? Explain different types of crossing and their significance with neat diagram.
15. What is Passbook? Bring out its importance in current banking practices.
16. Explain the various approaches of IT in Banking and brief the role of Technology upgradation.

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