



Bc/BC/C10

2025

(FYUGP)

(5th Semester)

COMMERCE

(MAJOR)

Paper Code : BC/C10

(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) Discuss the various special categories of customer in banking business. 15

Or

- (b) What do you understand by Lien? Discuss the various circumstances for termination of relationship between banker and customer. 2+13=15

26L/150

(Turn Over)

2. (a) What do you understand by paying banker? Discuss the duties of paying banker. Explain the statutory protection available to a paying banker. 2+6+7=15

Or

(b) What do you mean by dishonour of cheque? Discuss the grounds of dishonour of cheque and also explain the consequences of wrongful dishonour of cheque. 2+7+6=15

3. (a) What is priority sector lending? Discuss the sectors included under priority sector lending. 3+12=15

Or

(b) Discuss the legal control employed over deployment of funds by banks. 15

4. (a) What do you understand by charge over securities? Discuss the types of charge created on securities. 3+12=15

Or

(b) What do you mean by corporate securities? Discuss the importance and types of corporate securities. 3+12=15

26L/150

(Continued)

26L-1000/150

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5. (a) What is e-banking? Explain the benefits and measures to safeguard e-banking. 3+12=15

Or

(b) Write notes on the following : 3×5=15

- (i) Mobile banking
- (ii) Virtual banking
- (iii) E-payments
- (iv) Electronic Fund Transfer
- (v) Electronic purse
