MCOSEC-3.1

Sl. No.

III Semester M.Com. Degree Examination, October/November - 2025

COMMERCE

Principles and Practice of Banking(SEC)

(CBCS SLM Semester Scheme)

Time : 1½ Hours **Maximum Marks : 40**

Answer any Five questions. Each question carries 8 marks. (5×8=40)

1. What are the basic steps involved in opening a bank account? Explain the importance of the 'Know Your Customer' (KYC) process in account opening.

2. How has digitalization influenced the Indian Banking System in recent years.

3. What is public sector bank? How does it differ from a private sector bank?

4. Discuss the significance of the debtor-creditor relationship between a banker and customer.

5. Explain the concept of 'special types of customers' in banking. Why is it important for banks to have specific procedures in place for these customers?

6. Describe the different types of transactions that can be performed using an ATM. What are the advantages of ATMs for both banks and customers?

7. What is a promissory note? How does it differ from a bill of exchange? Discuss the key features and legal requirements of promissory note.

8. Discuss the types of securities that banks typically invest in and their impact on a bank's risk profile and returns.
