

(FOR THE CANDIDATES ADMITTED

21UBM412

DURING THE ACADEMIC YEAR 2021 ONLY)

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI

END-OF-SEMESTER EXAMINATIONS : MAY - 2023

COURSE NAME: B.B.A

MAXIMUM MARKS: 70

SEMESTER: IV

TIME : 3 HOURS

PART - III

BANKING THEORY LAW AND PRACTICES

SECTION-A (10X1=10 MARKS)

ANSWER ALL THE QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

K1

1. Fixed deposit is otherwise called as _____.
a. Accrued deposit b. Time deposit c. Recurring deposit d. Demand deposit
2. Which one of the following is the most important relationship between a banker and a customer _____.
a. Debtor and creditor b. Bailee and bailor c. Agent and principle d. Trustee and beneficiary
3. In India , the law regulating the negotiable instruments is _____.
a. Banking regulation act 1949 b. RBI Act 1934
c. Negotiable instruments Act 1881 d. Companies act 1956.
4. Which of the following is not an example of informal lender?
a. Bank b. employee c. relatives d. friends
5. MICR technology used for clearance of cheques by banks refers to _____.
a. Magnetic ink character Recognition b. Magnetic ink company Recognition
c. Magnetic ink cross Recognition d. Magnetic ink community Recognition.

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES.

K2

6. Define banking.
7. Who is a lunatic?
8. Write a note on Bill of Exchange.
9. Explain the meaning of guarantee.
10. Define E-Banking.

SECTION B --- (5 X 4 = 20 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. K3

11. a) Explain the guidelines of RBI.
(OR)
b) Write short notes on ICICI.
12. a) Explain the requirements to open a bank account.
(OR)
b) List out the different special types of customer.

(CONTD.....2)

13. a) Discover the classification of negotiable instrument .

(OR)

b) Compare the cheque and bill of exchange.

14. a) Compare the guarantee and indemnity .

(OR)

b) Identity the different modes of creating securities in India.

15. a) Outline the features of E banking.

(OR)

b) List out the determinates place of supply of goods.

SECTION - C

(4 X 10 = 40 MARKS)

ANSWER ANY FOUR OUT OF SIX QUESTIONS .

(16th QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS.

(FROM Qn. No : 17 to 21).

(K4 (Or) K5)

16. Discuss the main functions of RBI.

17. Summarize the relationship between bankers and customer relationship.

18. Focus the kinds of crossing of a cheque.

19. Analyse the features of negotiable instrument.

20. Interpret the various principles of bank lending.

21. Comment on a) NEFT b) RTGS.
