

(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2020 ONLY)

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20UBM412

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI
END-OF-SEMESTER EXAMINATIONS : JULY-2022

B.B.A
SEMESTER IV

MAXIMUM MARKS: 70
TIME : 3 HOURS

PART - III

BANKING THEORY LAW & PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

(K1)

1. The Banking Companies Act was established in_____.
a) 1939 b) 1949 c) 1950 d) 1959
2. KYC Expand_____.
a) Knowledge Your Customer b) Know Your Customer
c) Know Your Consumer d) None of the above
3. A cheque which is payable to any person who presents it for payment at the bank counter is called_____.
a) Open Cheque b) Crossed Cheque c) Bearer Cheque d) Order Cheque
4. _____ is a flexible system of lending under which the borrower has the option to withdraw the funds as and when required and to the extent of his needs.
a) Demand Loan b) Term Loan c) Cash Credit d) Overdraft
5. In “CTS” Spell out, T stands for_____.
a) Transaction b) Transport c) Transfer d) Truncation

ANSWER THE FOLOWING IN ONE OR TWO SENTENCES .

(K2)

6. Define a bank.
7. Illustrate the particular lien with an example.
8. Indicate any two elements of promissory note.
9. Differentiate demand loan and term loan.
10. Expand NEFT, RTGS.

SECTION – B

(5 X 4 = 20 MARKS)

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

11. a) List the sources of funds of commercial bank.
(OR)
b) Describe the objectives of Industrial Development Banks.
12. a) Examine the rights under Garnishee Order.
(OR)
b) Show the guidelines while opening the accounts of a partnership firm.

(CONTD3)

13. a) Interpret the characteristics of negotiable instruments.

(OR)

b) List the essential elements of a cheque.

14. a) Assess the principles of bank lending.

(OR)

b) Examine the types of Guarantee.

15. a) Show the advantages of NEFT transaction.

(OR)

b) Describe the functioning of mobile banking.

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 & K5)

16. Discuss the recent trends in commercial banks in India.

17. Evaluate the functions of RBI.

18. Summarize the banker and the customer relationship.

19. Examine the different types of crossing cheque.

20. Determine the securities required for bank lending.

21. Describe the role of banking in development of MSEs.
