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(FOR THE CANDIDATES ADMITTED

SUBJECT CODE

DURING THE ACADEMIC YEAR 2021 ONLY)

REG.NO.

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

**END-OF- SEMESTER EXAMINATION NOVEMBER 2023**

**B.Com P.A**

**MAXIMUM MARKS: 70**

**SEMESTER V**

**TIME: 3 HOURS**

**PART – III**

**BANKING THEORY LAW AND PRACTICE**

**SECTION – A**

**10X1=10 MARKS**

**ANSWER THE FOLLOWING MULTIPLE CHOICE QUESTIONS (K1)**

1. The Banker has a statutory obligation to \_\_\_\_\_

- a) Honour customer's cheques b) Exercise lien  
c) Maintain secrecy of his customer's d) Honour customer's bills.

2. Expand RTGS \_\_\_\_\_

- (a) Real-Time Gross Settlement (b) Real-Time Gross Section  
(c) Real-Total Gross Settlement (d) Read-Time Gross Settlement

3. The document which can be used only for making local payment is \_\_\_\_\_

- (a) A Cheque (b) A bill of exchange (c) A banker's cheque (d) A draft

4. The paying banker who makes cash payment of a cross cheque at the counter shall be liable for the loss of \_\_\_\_\_

- (a) Drawer of the cheque (b) True owner of the cheque (c) Collecting banker (d) The first endorser. \_\_\_\_\_

5.A --- is a kind of advance made with or without security.

- (a) Loan (b) Advances (c) Security (d) Delivery

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES QUESTIONS (K2)**

6. Define Banker.

7. Expand IMPS.

8. Write any two relationship between bankers and customer.

9. Who is paying banker?

10. What you mean by line?

**(COND..2)**

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

11. (a) Briefly explain the commercial banking

**(OR)**

(b) List out the characteristics of Mutual Funds.

12. (a) Give the benefits of E-Banking?

**(OR)**

(b) Mention any four types of plastic money.

13. (a) Bring out the significance of crossing.

**(OR)**

(b) Explain the special features of valid endorsement.

14. (a) Briefly explain the Duties to a paying banker.

**(OR)**

(b) State the special features of valid cheque.

15. (a) Difference between pledge and lien

**(OR)**

(b) What are the advantages of overdraft facilities?

**SECTION – C**

**(4X10=40 MARKS)**

**ANSWER ANY FOUR OUT OF SIX QUESTIONS (16<sup>th</sup> \*QUESTION IS COMPULSORY**

**AND ANSWER ANY THREE QUESTIONS )**

16. Discuss about the Features and Drawback of Mobile Banking system\*

17. Evaluate the Commercial Banking system.

18. Summarize the Functions of Central Bank.

19. Describe the special types of customers.

20. Discuss the duties and responsibilities of Paying Banker.

21. Examine the principles of good sound lending.

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**ETHICAL PAPER**