

(FOR THE CANDIDATES ADMITTED

SUB CODE

DURING THE ACADEMIC YEAR 20 ONLY)

REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS : NOV-2024

B.COM -FINANCE

MAXIMUM MARKS: 50

SEMESTER : V

TIME : 3 HOURS

PART - III

BANKING LAW & PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. The primary function of a commercial bank is

- (a) Accepting deposits (c) Making investment
(b) Credit creation (d) Providing lockers

2. When banker accepts the securities for safe custody, the relationship between a banker and a customer is that of -----

- (a) A debtor and a creditor (c) Trustee and beneficiary
(b) Principal and agent (d) None of these

3. Banker allows higher rate of interest to ----- deposit.

- (a) Demand deposit (c) Recurring deposit
(b) Fixed deposit (d) Savings deposit

4. Negotiable Instruments Act was passed in the year

- (a) 1981 (b) 1951 (c) 1891 (d) 1881

5. ----- is "Pay later product"

- (a) Debit card (b) ATM Card (c) Credit Card (d) Both (a) and (b)

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Define bank?

7. KYC means.

8. What do mean by Non Performing Assets?

9. What is mean by crossing?

10. Expands NEFT

(CONTD 2)

SECTION – B**(5 X 3 = 15 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) Describe the features of Bank.
(OR)
b) Asses quantitative methods of credit control.
12. a) Sketch the rights of a Banker.
(OR)
b) Bring out different types of customer.
13. a) Distinguish between Saving account and Current account.
(OR)
b) Discover the advantages of advances against goods.
14. a) Interpret the types of crossing.
(OR)
b) Discover the characteristics of Negotiable instrument.
15. a) Examine the advantages of ATM.
(OR)
b) State the features of NEFT.

SECTION – C**(5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.****(K4 (Or) K5)**

16. a) Determine the functions of RBI.
(OR)
b) Discuss various types of Banks.
17. a) Evaluate the relationship between Banker and Customer.
(OR)
b) Asses the functions of Ombudsman
18. a) Analyse the general principles of sound lending.
(OR)
b) Summarize merits and demerits of different deposits.
19. a) Point out the duties and precautions by paying banker.
(OR)
b) Interpret various kinds of endorsement in detail.
20. a) Examine the benefits of digital banking.
(OR)
b) Analyse the impact of IT in Banking sector.
