

(FOR THE CANDIDATES ADMITTED

22UPA5E1

DURING THE ACADEMIC YEAR 2022 ONLY)

REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS : NOVEMBER 2024

B.Com PA

MAXIMUM MARKS: 50

SEMESTER - V

TIME : 3 HOURS

PART - III

22UPA5E1– BANKING THEORY LAW AND PRACTICE

SECTION – A (10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. A banker is a ----- debtor.
 - a) General
 - b) Special
 - c)Privileged
 - d) Common
2. The important delivery channel of E-banking is
 - a) Home banking
 - b) Telebanking
 - c)Internet banking
 - d) Mobile banking
3. A banker should always compare the signature on the ----- with the specimen signature.
 - a) Draft
 - b) Cheque
 - c)Bill
 - d) Over draft
4. Not negotiable crossing is a waring to the -----.
 - a) Paying banker
 - b) Collecting banker
 - c)Holder
 - d) Lieu
5. ----- may be in respect of goods starts document of title to goods and any other movable property.
 - a) Lieu
 - b) Mortgage
 - c)Hypothecation
 - d) Pledge

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Explain the meaning of Commercial Banking.
7. What do you meaning of E-Banking.
8. Explain Endorsement.
9. Construct collecting banker
10. What do you mean of Lien.

(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 Functions of Commercial Banks
(OR)
b) Interpret the various methods credit creation.
12. a) Compute the Advantages of ATM.
(OR)
b) Describe the features of mobile banking.
13. a) Compare the difference between the Cheque and Bill of exchange.
(OR)
b) Describe the types of Accounts.
14. a) Examine the Precaution before honouring a cheque.
(OR)
b) Determine the liabilities of collecting banker.
15. a) Discover the Different types of Loan.
(OR)
b) Examine the Duties of the pledge.

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

16. a) Classify the component of money market.
(OR)
b) Construct the factors favouring privatization.
17. a) Determine the five different Types of plastic money.
(OR)
b) Justify the benefits of NEFT.
18. a) Discuss the Salient features of Cheque.
(OR)
b) Evaluate the different kinds of Crossing.
19. a) Construct the Statutory protection of paying banker.
(OR)
b) Describe the duties and responsibilities of paying banker.
20. a) Justify the principles of sound lending.
(OR)
b) Classify the forms of mortgage.
