

(NO. OF PAGES: 10)

(FOR THE CANDIDATES ADMITTED

SUBJECT CODE **22UEO3A3**

DURING THE ACADEMIC YEAR 2022 ONLY)

REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS : NOVEMBER-2023

B.A ECONOMICS

MAXIMUM MARKS: 50

SEMESTER: III

TIME : 3 HOURS

PART - III

BANKING LAW AND PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. The word 'bank' is derived from the German word
(a) Banc (d) Banck (c) Bancus (d) Bangue
2. The deposit promotes thrift among people is known as
(a) Fixed deposit (b) Recurring deposit (c) Savings deposit (d) Current Account deposits
3. A cheque bearing a date later than that on which it is presented for payment is called -----.
(a) Post –dated Cheque (b) Stale Cheque (c) Crossed Cheque (d) Endorsement
4. Timely repayment of loans results
(a) Good reputation (b) No tension (c) Easily availability of loan in future (d) All of the above
5. Interest on FDRs compounded on
(a) Monthly basis (b) Quarterly basis (c) Half yearly basis (d) Yearly basis

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

6. What are the types of bank customers?
7. What are the types of accounts in banks.
8. Define the term 'Cheque'.
9. What do you mean by hypothecation.
10. Name any two types of Electronic Fund Transfer.

(COND..2)

ETHICAL PAPER

SECTION – B (5 X 3 = 15 MARKS)**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS(K2/K3)**

11. a) Explain the evolution of banks.
(OR)
b) List down the features of banking.
12. a) State the procedure to be followed for opening savings account in a bank.
(OR)
b) Explain the different types of fixed deposits.
13. a) What is crossing of cheque?
(OR)
b) List three features of endorsement.
14. a) Explain the forms of Advances.
(OR)
b) Differentiate between Secured and Unsecured Advances .
15. a) Write short note on Electronic Fund Transfer.
(OR)
b) Explain about Google Pay services.

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

16. a) Discuss the several relationship between the banker and customer.
(OR)
b) Enumerate the components of banking system in India.
17. a) Describe the deposit accounts services of banking.
(OR)
b) Write a note on Recurring Deposit Account.
18. a) Explain the types of crossing.
(OR)
b) Describe the statutory protection of a collecting banker.
19. a) Discuss the modes of creation of securities in banking.
(OR)
b) Explain the components of Fixed Deposits Receipts.
20. a) Explain the benefits of e-banking.
(OR)
b) Write a note on ATM Services.