

SUBJECT CODE **24UEC2S1**

REG.NO:

N.G.M.COLLEGE (AUTONOMOUS), POLLACHI
END-OF-SEMESTER EXAMINATIONS : MAY – 2025

B.Com.-E.COMMERCE
II SEMESTER

MAXIMUM MARKS: 50
TIME: 2 HOURS

SEC I: Naan Mudhalvan
BANKING THEORY LAW AND PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

(K1)

MULTIPLE CHOICE QUESTIONS.

1. Which of the following is a primary function of commercial banks? _____
(a) Issuing currency (b) Providing investment advice
(c) Accepting deposits and providing loans (d) Managing national monetary policy
2. ICICI stands for _____
(a) Industrial Credit and Investment Corporation of India
(b) Indian Cost and Indirect Corporation of India
(c) Infrastructure Creation and Investment Company of India
(d) Investment Corporation for Industrial Credit of India
3. IDBI was established in the year of _____
(a) 1962 (b) 1963 (c) 1964 (d) 1965
4. Which of the following is considered a non-performing asset for banks? _____
(a) A loan that is fully repaid on time (b) A deposit account with a high balance
(c) A loan where payments are overdue (d) An investment in government bonds
5. Which financial institution provides refinance facilities?
(a) IFC (b) SFC (c) IDBI (d) NABARD

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES.

(K2)

6. Define the role of Commercial bank in India.
7. What is 'Minor account'?
8. What is the nature of current account?
9. What is meant by partnership firm A/c?
10. What do you understand by the term of 'Banker and Customer'?

SECTION – B

(5 × 8 = 40 MARKS)

ANSWER ANY FIVE QUESTIONS OUT OF THE EIGHT QUESTIONS.

11. Explain the main functions of Indian banking system. **(K3)**
12. Enumerate the various types of accounts. **(K3)**
13. Discuss the relationship between banker and customer. **(K3)**
14. Explain the main functions of RBI. **(K3)**
15. Enumerate the functions of co-operative banks in India. **(K3)**
16. What are the primary objectives of banking regulations and supervision? **(K3)**
17. Enumerate the various types of deposits in banks. **(K3)**
18. Discuss the functions of commercial banks and their characteristics. **(K3)**