

(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2023 ONLY)

23UCF512

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS): POLLACHI
END-OF-SEMESTER EXAMINATIONS: NOVEMBER-2025
B.Com -FINANCE **MAXIMUM MARKS: 75**
SEMESTER: V **TIME: 3 HOURS**

PART - III

BANKING LAW & PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

(K1)

1. Indigenous bankers are: _____
 - a) Government banks
 - b) Foreign banks
 - c) Traditional moneylenders
 - d) Private insurance firms
2. KYC norms are introduced to: _____.
 - a) Increase bank profits
 - b) Reduce paperwork
 - c) Identify and verify customers
 - d) Promote investment in banks
3. What is the full form of NPA in banking?
 - a) Net Profitable Asset
 - b) Non-Performing Asset
 - c) Non-Payment Account
 - d) Net Public Account
4. A cheque is valid for a period of: _____
 - a) 1 month
 - b) 3 months
 - c) 6 months
 - d) 12 months
5. Digital banking primarily involves the use of: _____.
 - a) Manual ledgers
 - b) Typewriters
 - c) Electronic platforms
 - d) Courier services

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Name any two types of banks in India.
7. Define the term 'banking'.
8. What do you mean by secured loan ? give one example.
9. What is a negotiable instrument?
10. Explain the meaning of Digital Banking.

SECTION – B

(5 X 5 = 25 MARKS)

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

11. a) Define Bank and Explain its objectives .
(OR)
b) Describe the functions of Reserve Bank of India.
12. a) Classify the different types of customers in banking with suitable examples.
(OR)
b) State the rights and obligations of a banker.

(CONTD.....2)

13.a) Differentiate between secured and unsecured advances with examples.

(OR)

b) Write a short note on priority sector lending.

14. a) Explain the types of crossing on cheques with examples.

(OR)

b) What are the duties of a paying banker?

15. a) Write a short note on the role of ATMs in digital banking.

(OR)

b) Explain any five advantages of using E-Wallet.

SECTION – C

(5 X 8 = 40 MARKS)

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

(K4 (Or) K5)

16. a) Examine how the Indian banking system has evolved over time.

(OR)

b) Evaluate the contribution of NABARD to agriculture and rural banking.

17. a) Explain the importance of maintaining good customer relations in the banking sector.

(OR)

b) Describe the role and duties of the Banking Ombudsman.

18. a) Discuss the principles of sound lending in detail.

(OR)

b) List the main features and goals of banking sector reforms in India.

19. a) Distinguish between different types of endorsements with suitable examples.

(OR)

b) Analyze how the concept of negligence can affect the liability of a collecting banker.

20.a) Describe the concept of Virtual Banking and how does it differs from traditional banking.

(OR)

b) Explain the working of NEFT, RTGS, and ECS in detail.

ETHICAL PAPER