

(FOR THE CANDIDATES ADMITTED

(NO. OF PAGES: 2)

24 UEO 3A3

DURING THE ACADEMIC YEAR 2024-2025 ONLY)

REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS: NOVEMBER 2025

B.A. ECONOMICS

SEMESTER: III

MAXIMUM MARKS: 75

TIME: 3 HOURS

PART - III

BANKING LAW AND PRATICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

(K1)

1. The relationship between a banker and a customer is _____
 - a) That of a debtor and creditor
 - b) That of a creditor and a debtor
 - c) Primarily that of a debtor and a creditor
 - d) (a) and (b) together
2. The rate of interest payable on various deposits is determined by the _____
 - a) Head office of each bank
 - b) Central Government
 - c) Reserve Bank of India
 - d) Indian Bank Association
3. The safest form of crossing is _____
 - a) General crossing
 - b) special crossing
 - c) Double crossing
 - d) A/c payee crossing
4. The most important principle of sound lending is _____
 - a) Safety
 - b) Profitability
 - c) Security
 - d) Overdraft
5. The important delivery channel of E-banking is _____
 - a) Home banking
 - b) Telebanking
 - c) Internet banking
 - d) Mobile banking

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Define Banker.
7. Explain the concept Fixed Deposit.
8. Construct the meaning of Cheque.
9. Differentiate Pledge from Mortgage.
10. Expand – IFSC.

SECTION – B

(5 X 5 = 25 MARKS)

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

(K3)

11. a) Describe the General Relationship and Special Relationship between a banker and a customer.
(OR)
b) Find the Termination of Relationship
12. a) Examine the Saving Deposit Account
(OR)
b) Interpret the Current Deposit Account.

ETHICAL PAPER

(CONTD 2)

13. a) List the various Kinds of Endorsement.
(OR)
b) Sketch the Duties of a Collecting Banker.
14. a) Assess the Forms of Advances.
(OR)
b) Discover the various characteristics of Hypothecation.
15. a) Assess the Need for computerization in Banking.
(OR)
b) Examine the Computerization of Clearing of Cheques.

SECTION – C**(5 X 8 = 40 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K4 (Or) K5)**

16. a) Analyse the Role of Banking Sector in Indian Economy.
(OR)
b) Compare the Relationship between a Banker and a Customer.
17. a) Determine the Legal Position Transferability and Loss of Deposit Receipt.
(OR)
b) Outline the Cumulative Deposit Account.
18. a) Salient Features of Negotiable Instruments.
(OR)
b) Inspect the Drawing up of a Cheque.
19. a) Formulate the various Principles of Sound Lending.
(OR)
b) Determine the Modes of Creating Charges.
20. a) Summarise Traditional Banking Vs. E-Banking
(OR)
b) Appraise the Electronic Fund Management in Banking.
