

(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2021 ONLY)

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REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS : DECEMBER-2022

COURSE NAME: B.A.- ECONOMICS

MAXIMUM MARKS: 70

SEMESTER : III

TIME : 3 HOURS

PART - III

BANKING LAW AND PRACTICE

SECTION - A (10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

(K1)

1. The Banking Regulation Act was passed during the year _____.
(A) 1949 (B) 1969 (C) 1955 (D) 1959
2. Monetary policy of a country is managed by _____.
(A) Central Bank (B) Finance Ministry (C) Commercial Banks (D) Board of Revenue
3. Treasury Bills are issued by the government to _____ money.
(A) lend (B) borrow (C) invest (D) save
4. The interest rate at which commercial banks can borrow money from the central bank is known as _____.
(A) Yield (B) Repo (C) Discount Rate (D) Policy Rate
5. ATM stands for _____.
(A) Automatic Taking Machine (B) Available Teller Machine
(C) Automatic Teller Machine (D) Available Token Machine

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES.

(K2)

6. Define Banking.
7. Indicate any four benefits of Recurring Deposit Account.
8. List out the types of Endorsement.
9. Explain Secured Advances.
10. Expand IFSC and state its use.

SECTION – B

(5 X 4 = 20 MARKS)

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

(K3)

11. a) Who is called a customer to a bank?

(OR)

- b) Sketch out on “Termination of Banker-Customer Relationship”.

- 12.a) How are Depository Receipts issued?

(OR)

- b) Dramatize the use of Current Deposit Account.

13.a) Describe the Important types of endorsements.

(OR)

b) Show how the Cheques are Crossed in banking.

14.a) Discuss the various modes of Creating Charges by bank.

(OR)

b) Show the Contents of a Fixed Deposit Receipts.

15.a) Differentiate between Traditional Banking Vs E-Banking.

(OR)

b) The Automated Clearing system functions in three ways. Examine.

SECTION - C

(4 X 10 = 40 MARKS)

ANSWER ANY FOUR OUT OF SIX QUESTIONS

(16th QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS (FROM

Qn. No : 17 to 21)

(K4 (Or) K5)

16. Evaluate how the paying bankers perform their Duties and Responsibilities.

17. Summarize the Role of Banking Sector in Indian Economy

18. Elucidate the benefits on holding a Savings Account.

19. Construct the Salient features of Cheque.

20. Determine the Principles of Sound Lending

21. Discuss the Electronic Transaction & Fund Management.
