

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

21 UEO 3A3

**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)

**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. (K.3)**

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**

**(16<sup>th</sup> 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.

\*\*\*\*\*