

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

21UCF307

REG.NO

**NGM COLLEGE (AUTONOMOUS) POLLACHI
END-OF-SEMESTER EXAMINATIONS: DECEMBER-2022**

**B.Com-Finance
III SEMESTER**

**MAXIMUM MARKS: 70
TIME: 3 HOURS**

PART III

BANKING LAW AND PRACTICE

SECTION – A

(10 X1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS

MULTIPLE CHOICE QUESTIONS

(K1)

1. The Reserve Bank of India was established on April 1st _____.
a) 1934 b) 1936 c) 1938 d) 1935
2. The relationship between a banker and a customer is _____.
a) Debtor and Creditor b) Customer and Agent
c) Creditor and Agent d) Debtor and Agent
3. The most important principle of sound lending is _____.
a) Profitability b) Security c) Loan d) Safety
4. _____ is the bill of exchange drawn on a specified banker.
a) Bill of Exchange b) Promissory Note
c) Cheque d) Share Warrant
5. The important delivery channel of e-banking is _____.
a) Mobile Banking b) Internet Banking
c) Tele Banking d) Home Banking

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. What is Credit Control?
7. Define the term Banker.
8. What is Mortgage?
9. Define Cheque.
10. What is Home Banking?

SECTION – B**(5 X 4 = 20 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) Explain the functions of Commercial Banks.
(OR)
b) What are the methods of Credit Control?
12. a) State the types of Customers.
(OR)
b) What are the rights of a banker?
13. a) Explain the different types of loans.
(OR)
b) Enumerate the types of Deposits.
14. a) What are the features of Negotiable Instruments?
(OR)
b) Discuss the duties of a Collecting Banker.
15. a) Define Smart Cards. What are the types of Smart Cards?
(OR)
a) What are the benefits of ATM?

SECTION – C**(4 X 10 = 40 MARKS)****ANSWER ANY FOUR OUT OF SIX QUESTIONS.****(16TH QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS FROM Q.NO: 17 TO 21)****(K4) OR (K5)**

16. Briefly explain about Virtual Banking.
17. Enumerate the types of Banks based on their Functions.
18. Explain the relationship between a banker and customer.
19. List the Principles of Sound Lending.
20. Enumerate the different kinds of Endorsements.
21. List the benefits of E-Banking.