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## G. VENKATASWAMY NAIDU COLLEGE (AUTONOMOUS), KOVILPATTI - 628 502.



## **UG DEGREE END SEMESTER EXAMINATIONS - APRIL 2025.**

(For those admitted in June 2021 and later)

## PROGRAMME AND BRANCH: B.COM.

SEM	CATEGORY	COMPONENT	COURSE CODE	COURSE TITLE
V	PART - III	CORE	U21CO512	BANKING THEORY LAW AND PRACTICE

Date & Session: 29.04.2025/AN Time: 3 hours Maximum: 75 Marks

Course	Bloom's K-level	Q. No.	SECTION – A (10 X 1 = 10 Marks) Answer ALL Questions.
CO1	K1	1.	What is the primary function of a commercial bank?  a) Issuing currency b) Accepting deposits and granting loans c) Controlling inflation d) Regulating the stock market
CO1	K2	2.	Which of the following is NOT a type of bank account?  a) Saving Account b) Current Account c) Fixed Deposit Account d) Capital Account
CO2	K1	3.	What is the full form of NEFT?  a) National Electronic Funds Transfer b) National Exchange for Transactions c) New Electronic Financial Transfer d) Non – Effective Fund Transfer
CO2	K2	4.	Which Act governs the regulation of bank of India?  a) Companies Act 2013 b) Reserve bank of India Act 1934 c) Banking Regulation Act 1949 d) Negotiable Instruments Act 1881
CO3	K1	5.	What does KYC stands for in banking?  a) Know Your Currency b) Keep Your Cash c) Know Your Customer d) Key Yield Certificate
CO3	K2	6.	Which of the following is NOT a negotiable instrument under the Negotiable Instrument Act 1881?  a) Cheque b) Promissory Note c) Fixed Deposit Receipts d) Bills of Exchange
CO4	K1	7.	What is the primary role of the RBI?  a) Providing loans to individuals b) Regulating and supervising banks c) Selling Insurance Policies d) Managing Stock Exchange
CO4	K2	8.	Which of the following is an example of a schedule bank?  a) Co-operative Bank b) Rural Bank c) State Bank of India d) Foreign Exchange Bureau
CO5	K1	9.	Which instrument is used for international trade payments?  a) Demand Draft b) Letter of Credit c) Debit Card d) Credit Note
CO5	K2	10.	Which banking service allows customers to transfer funds instantly using a mobile app?  a) RTGS  b) IMPS  c) NEFT  d) Demand Draft

Course Outcome	Bloom's K-level	Q. No.	$\frac{\text{SECTION} - B \text{ (5 X 5 = 25 Marks)}}{\text{Answer } \frac{\text{ALL}}{\text{Questions choosing either (a) or (b)}}$
CO1	К3	11a.	State the relationship between banker and customer. (OR)
CO1	КЗ	11b.	Explain the rights and functions of banker.
CO2	КЗ	12a.	Describe the functions of central bank of India. (OR)
CO2	КЗ	12b.	Explain the methods of credit control.
CO3	K4	13a.	Discuss the difference between online banking and offline banking. (OR)
CO3	K4	13b.	Describe the benefits of debit card and credit card.
CO4	K4	14a.	Evaluate the powers and functions of co-operative banks. (OR)
CO4	K4	14b.	Enumerate the functions of NABARD.
CO5	K5	15a.	Assess the types of advances, Loans, cash credit. (OR)
CO5	K5	15b.	Analyse the different types of deposits.

Course Outcome	Bloom's K-level	Q. No.	SECTION - C (5 X 8 = 40 Marks) Answer ALL Questions choosing either (a) or (b)
CO1	КЗ	16a.	State the different types of cheque. (OR)
CO1	КЗ	16b.	Explain the merits and demerits of promissory note and bills of exchange.
CO2	K4	17a.	Evaluate the features of RBI monetary policy. (OR)
CO2	K4	17b.	Explain the assessment of new licensing policy.
CO3	K4	18a.	Discuss the functions of ATM.  (OR)
CO3	K4	18b.	Describe the technological services offered by banks.
CO4	K5	19a.	Analyse the powers and functions of EXIM bank. (OR)
CO4	K5	19b.	Enumerate the features of commercial banks.
CO5	K5	20a.	Assess the principles of sound lending. (OR)
CO5	K5	20b.	Evaluate the features of traditional banking services.