

(For those admitted in June 2023 and later)

PROGRAMME AND BRANCH: B.Com.

SEM	CATEGORY	COMPONENT	COURSE CODE	COURSE TITLE
V	PART - III	CORE - 10	U23CO510	BANKING LAW & PRACTICES

Maximum: 75 Marks

Course Outcome	Bloom's K-level	Q. No.	SECTION – A (10 X 1 = 10 Marks) Answer ALL Questions.
CO1	K1	1.	The banks which are engaged in diverse kind of banking activities are called . a) Local Area Banking b) Narrow Banking c) Universal Banking d) Unit Banking
CO1	K2	2.	Banking system in India can be categorised as ____ Banking. a) Unit b) Branch c) Mixed d) Group
CO2	K1	3.	The objective of a central bank is to _____. a) make profit for Government b) make profit for its shareholders c) restrict credit expansion d) regulate the commercial banking system of the country
CO2	K2	4.	Which of the following is not a function of a commercial bank? a) accepting deposits b) printing currency notes c) discounting bills of exchange d) granting loans
CO3	K1	5.	The rate at which banks borrow loan from RBI is _____. a) Repo rate b) Reverse repo rate c) Base rate d) cash reserve ratio
CO3	K2	6.	The fundamental relationship between a banker and customer is _____. a) seller and buyer b) employer and employee c) debtor and creditor d) landlord and tenant
CO4	K1	7.	The addition of the name of a banker across the face of the cheque constitutes _____ crossing. a) Account payee b) Non-negotiable c) General d) Special
CO4	K2	8.	A type of an endorsement that negates the liability of the endorser is called _____ endorsement. a) Blank b) Conditional c) General d) Special
CO5	K1	9.	The main purpose of Digital Banking is _____. a) providing convenient financial services b) limiting accessibility to accounts c) Reducing transaction speed d) increasing physical paper work
CO5	K2	10.	Who maintains the RTGS payment network? a) State Bank of India b) National Payments Corporation of India c) Reserve Bank of India d) Indian Bank's Association

Course Outcome	Bloom's K-level	Q. No.	SECTION – B (5 X 5 = 25 Marks) Answer <u>ALL</u> Questions choosing either (a) or (b)
CO1	K3	11a.	Explain the various components of the Indian Banking System. (OR)
CO1	K3	11b.	Identify the various types of Universal Banks.
CO2	K3	12a.	Determine the broad principles of the working of the Central Bank. (OR)
CO2	K3	12b.	Elaborate the functions of Commercial Banking.
CO3	K4	13a.	Illustrate the various principles of bank lending. (OR)
CO3	K4	13b.	Examine the various steps involved in the opening of an account with a banker.
CO4	K4	14a.	Examine the circumstances under which a banker may refuse payment of a cheque. (OR)
CO4	K4	14b.	Explain the characteristics of Negotiable Instruments.
CO5	K5	15a.	Comment on the recent initiatives taken by RBI in the context of e – banking in India (OR)
CO5	K5	15b.	Evaluate the advantages of Real – Time Gross Settlement (RTGS).

Course Outcome	Bloom's K-level	Q. No.	SECTION – C (5 X 8 = 40 Marks) Answer <u>ALL</u> Questions choosing either (a) or (b)
CO1	K3	16a.	Bring out the advantages of Branch Banking System. (OR)
CO1	K3	16b.	Explain the different phases of development of the Indian Banking System.
CO2	K4	17a.	Discuss in detail the various functions performed by the central Bank of a country. (OR)
CO2	K4	17b.	Explain the role of banks in economic development of a country.
CO3	K4	18a.	Describe the general and special relationship between the banker and customer. (OR)
CO3	K4	18b.	Examine the various factors influencing bank lending.
CO4	K5	19a.	Illustrate the different types of crossing of a cheque. (OR)
CO4	K5	19b.	Discuss the different types of endorsements.
CO5	K5	20a.	Explain the advantages of e – banking. (OR)
CO5	K5	20b.	Describe the advantages of National Electronic Funds Transfer (NEFT).