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G. VENKATASWAMY NAIDU COLLEGE (AUTONOMOUS), KOVILPATTI – 628 502.**UG DEGREE END SEMESTER EXAMINATIONS - NOVEMBER 2025.**

(For those admitted in June 2023 and later)

PROGRAMME AND BRANCH: B.Com., BUSINESS ANALYTICS

SEM	CATEGORY	COMPONENT	COURSE CODE	COURSE TITLE
V	PART - III	CORE-10	U23BA510	BANKING LAW AND PRACTICE

Date & Session: 06.11.2025/FN**Time : 3 hours****Maximum: 75 Marks**

Course Outcome	Bloom's K-level	Q. No.	SECTION – A (10 X 1 = 10 Marks) Answer <u>ALL</u> Questions.
CO1	K1	1.	The Banking Regulation Act was passed in which year? a) 1935 b) 1949 c) 1955 d) 1969
CO1	K2	2.	Which of the following is NOT a function of the Central Bank of India (RBI)? a) Issuing currency notes b) Controlling credit and inflation c) Accepting deposits from the general public d) Acting as lender of last resort
CO2	K1	3.	The State Bank of India (SBI) was established in _____. a) 1935 b) 1949 c) 1955 d) 1969
CO2	K2	4.	NBFCs are regulated in India by _____. a) Ministry of Finance b) Reserve Bank of India (RBI) c) SEBI d) NABARD
CO3	K1	5.	The legal term 'Donatio Mortis Causa' refers to _____. a) A donation made to charity b) A gift made in contemplation of death c) A nominee for a bank account d) Transfer of loan rights
CO3	K2	6.	A promissory note and cheque are examples of _____. a) Loan documents b) Non-Negotiable Instruments c) Negotiable Instruments d) Bank guarantees
CO4	K1	7.	Endorsement means _____. a) Writing of a drawer's name b) Signature of the holder on the instrument c) Cancellation of cheque d) Issuing a new cheque
CO4	K2	8.	The primary duty of a paying banker is _____. a) To collect cheques on behalf of customer b) To issue loans c) To honour cheques of customers d) To invest customer funds
CO5	K1	9.	Mobile Banking offers which of the following advantages? a) Anywhere Banking b) Any Time Banking c) Both a & b d) None of the above
CO5	K2	10.	The full form of NEFT is _____. a) National Electronic Fund Transaction b) National Electronic Funds Transfer c) National Economic Fund Transfer d) National Electronic Flexible Transfer

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.	Examine the different phases of development of Indian banking. (OR)
CO1	K3	11b.	Evaluate the effectiveness of commercial bank classifications in meeting the diverse needs of customers.
CO2	K3	12a.	Identify the difference between Co-operative banks and Commercial banks. (OR)
CO2	K3	12b.	Determine the role of NBFCs in supplementing the functions of commercial banks in India's financial system.
CO3	K4	13a.	Distinguish Savings and current account. (OR)
CO3	K4	13b.	Categorise the types of crossing.
CO4	K4	14a.	Classify the kinds of Endorsements. (OR)
CO4	K4	14b.	Analyse the Statutory protection of a collecting banker under sec 131.
CO5	K5	15a.	Critically analyse the difference between internet banking and traditional banking. (OR)
CO5	K5	15b.	Correlate NEFT and RTGS in funds transfer.

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.	Analyse how the functions of commercial banks contribute to the process of economic development in India. (OR)
CO1	K3	16b.	Compare the functions of Central Banking and Commercial Banking and illustrate with examples from the Indian banking system.
CO2	K4	17a.	Examine the function of SBI. (OR)
CO2	K4	17b.	Comment on the impact of short-term and long-term interest rates on savings and borrowings in economic growth.
CO3	K4	18a.	Analyse the relationship between Banker and customer. (OR)
CO3	K4	18b.	Examine the consequences of crossing by the collecting banker.
CO4	K5	19a.	Interpret the discharge of paying banks Payments of a crossed cheque payment (OR)
CO4	K5	19b.	Criticise the role of Paying Banker and Collecting Banker in honouring a cheque.
CO5	K5	20a.	Measure the frauds in Internet banking and mobile banking. (OR)
CO5	K5	20b.	Argue Narasimha Committee I &II Prudential norms in Capital adequacy.