**Reg. No.** | | | | | | | | |

**G. VENKATASWAMY NAIDU COLLEGE(AUTONOMOUS), KOVILPATTI–628502.**

**UG DEGREE END SEMESTER EXAMINATIONS - NOVEMBER2025**

(For those admitted in June 2023 and later)

**PROGRAMME AND BRANCH: B.COM., PROFESSIONAL ACCOUNTING**

| SEM | CATEGORY | COMPONENT | COURSECODE | COURSETITLE |
|---|---|---|---|---|
| V | PART-III | CORE-10 | U23PA510 | 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(10X1=10Marks)** Answer ALL Questions. |
|---|---|---|---|
| CO1 | K1 | 1. | India's Central Bank is known as the ______________.<br>a) SBI b) RBI c) IMF d) Union bank |
| CO1 | K2 | 2. | Which of the following is not the function of a central bank?<br>a) Acting as a banker's bank b) Issue of notes<br>c) Control of credit d) Accepting deposits from the public |
| CO2 | K1 | 3. | Which of the following banks inherited the Imperial Bank of India?<br>a) SBI b) RBI c) IDBI d) ICICI |
| CO2 | K2 | 4. | Reserve Bank of India was setup in the year _________.<br>a) 1934 b) 1935 c) 1945 d) 1936 |
| CO3 | K1 | 5. | Bank credit acts as a ________.<br>a) an agent of production b) an engine of economic growth<br>b) basis for credit creation d) all the above |
| CO3 | K2 | 6. | Senior Citizen Deposit Account can be opened by an Indian citizen who is of:<br>a) 58 years of age b) 65 years of age c) 70 years of age d) 60 years of age |
| CO4 | K1 | 7. | The banker who makes payment of a negotiable instrument is called________.<br>a) collecting bankers b) paying banker<br>c) drawing banker d) all the above |
| CO4 | K2 | 8. | The term 'drawee bank' refers to________.<br>a) the bank on which a cheque is made payable to<br>b) the bank on which a cheque is collectible<br>c) the collecting banker<br>d) none of the above |
| CO5 | K1 | 9. | Electronic banking is carried out through which of the following?<br>a) ATM b) Smart Phone c) Internet d) All of the above |
| CO5 | K2 | 10. | The acronym SMS stands for ________.<br>a) Short message Service b) Short Massaging Service<br>b) Single Messaging Service d) Single Massaging Service |

| Course Outcome | Bloom's K-level | Q. No. | **SECTION–B(5X5=25Marks)** Answer ALL Questions choosing either (a)or(b) |
|---|---|---|---|
| CO1 | K3 | 11a. | How are commercial banks different from central banks?<br>**(OR)** |
| CO1 | K3 | 11b. | What are the broad principles of the working of the central bank? |

| | | | |
|---|---|---|---|
| CO2 | K3 | 12a. | How co-operative banks different from commercial banks?<br>**(OR)** |
| CO2 | K3 | 12b. | What are the foreign subsidiaries of the SBI? |
| CO3 | K4 | 13a. | What are the factors influencing bank lending?<br>**(OR)** |
| CO3 | K4 | 13b. | Discuss the different types of crossing of cheque. |
| CO4 | K4 | 14a. | Analyse the effect of Endorsement.<br>**(OR)** |
| CO4 | K4 | 14b. | Identify the refusal of cheque payment. |
| CO5 | K5 | 15a. | Distinguish between electronic banking and traditional banking.<br>**(OR)** |
| CO5 | K5 | 15b. | Discuss the different mobile banking services offered by a banker. |

| **Course Outcome** | **Bloom's K-level** | **Q. No.** | **SECTION–C (5X8=40Marks)**<br>**Answer ALL Questions choosing either (a) or (b)** |
|---|---|---|---|
| CO1 | K3 | 16a. | Explain the role of central bank in the economic development of a country.<br>**(OR)** |
| CO1 | K3 | 16b. | Evaluate the functions rendered by modern commercial banking. |
| CO2 | K4 | 17a. | Write the main functions of RBI.<br>**(OR)** |
| CO2 | K4 | 17b. | Give an account of the origin and the history of the SBI. |
| CO3 | K4 | 18a. | What are the different forms of lending by a banker? Explain.<br>**(OR)** |
| CO3 | K4 | 18b. | Analyze the features of negotiable instruments - cheque, promissory note and a bill of exchange. |
| CO4 | K5 | 19a. | Discuss the different types of endorsements.<br>**(OR)** |
| CO4 | K5 | 19b. | Justify the banking ombudsman scheme. |
| CO5 | K5 | 20a. | Discuss the development and growth of E-banking in the Indian scenario.<br>**(OR)** |
| CO5 | K5 | 20b. | Assess the various payment methods adopted in an electronic payment environment. |