



Avinashilingam Institute for Home Science and Higher Education for Women

Deemed to be University Estd. u/s 3of UGC Act 1956, Category A by MHRD [now MoE]

Re-accredited with an A++ Grade by NAAC CGPA 3.65/4, Category I by UGC

Coimbatore-641043, Tamil Nadu, India

Continuous Internal Assessment I – August 2025

III Semester

Class: II UG

Major: B.Com/B.Com PA/B.Com CS

Time : 2 Hrs

Max. Marks : 60

23BCOC07/23BCPC07 /23BCRC07 Banking Theory Law and Practice

Course Outcomes:

- CO1: Incorporate the banking services to industrial requirement.
CO2: Acquire the knowledge to loan procedures.
CO3: Handle the queries regarding cheques effectively.
CO4: Employ the application of e-banking services.
CO5: Undertake research work on evaluating the performance and services of banking sector.

Part A

6 x 1 = 6

Choose the Correct Answer

1. "Scheduled bank" in India means a bank which is
a. Incorporated under the Companies Act, 1956
b. Authorized to the Banking business
c. Governed by the Banking Regulation Act, 1949
d. Included in the Second schedule to the Reserve Bank of India Act 1934
CO1 K1
2. Who is the present Governor of the RBI?
a. Sanjay Malhotra b. Urjit Patel c. Shaktikanta Das d. Raghuram Rajan
CO1 K1
3. A Garnishee Order is an order issued by the
a. Income Tax Officer b. Court c. Reserve Bank of India d. Official Liquidator
CO2 K2
4. A customer's letter of instructions in connection with the operations of his account is known as
a. Power of attorney b. Authority Letter c. Probate d. Mandate
CO2 K1
5. The reasonable period allowed in India for the presentation of a cheque is
a. One year b. Three months c. Nine months d. depending upon the bank
CO3 K1
6. When the amount stated in words and figures differs, the bank
a. Can honour the amount in figures b. Can honour the amount in words
c. Can honour the smaller amount in d. Can dishonour the cheque
CO3 K2

Part B

3 x 6 = 18

Answer ALL Questions

Each answer should not exceed 400 words or two pages

7. a. Explain the functions of commercial banks.
(or)
CO1K2
7. b. Discuss the changing role of commercial banks.
CO1K3
8. a. Explain the different types of relationship between banker and customer.
(or)
CO2K2
8. b. List out the procedure to open a new account with a bank.
CO2K2
9. a. Discuss the features of cheques.
(or)
CO3K2
9. b. Explain the different types of crossing a cheque.
CO3K2

Part C

3 x 12 = 36

Answer ALL questions

Each answer should not exceed 800 words or four pages

10. a. Enumerate the banking system in India.
(or)
CO1K3
10. b. Describe the functions of banking.
CO1K2
11. a. Discuss the rights and obligations of a banker.
(or)
CO2K2
11. b. Explain the different types of customers of a bank.
CO2K2
12. a. Define Endorsement. Explain with illustrations the different kinds of endorsement.
(or)
CO3K3
12. b. Discuss the precaution taken by the paying banker before honouring the cheque.
CO3K2

No. of copies : 55+30+60+30+30+15=220