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Avinashilingam Institute for Home Science and Higher Education for Women

(Deemed to be University under Category 'A' by MHRD, Estd. u/s 3 of UGC Act 1956)

Re-accredited with 'A++' Grade by NAAC, Recognised by UGC Under Section 12B

Coimbatore - 641 043, Tamil Nadu, India

Continuous Internal Assessment Test - I August 2024 III Semester

Class: II UG

Course: B.Com/B.Com (CA)/B.Com (CS)

Time: 2 Hours

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 on 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 x1=6

Choose the correct answer

- The primary function of the bank is CO1:K1
 - Accepting deposits
 - Accepting deposits and Lending money
 - Lending money
 - Currency exchange
- The RBI was nationalized in CO1: K1
 - 1947
 - 1949
 - 1950
 - 1952
- The primary relationship between a banker and customer starts from the time. CO2:K1
 - When customer visits that bank
 - When the customer opens account
 - When customer visits that bank to make queries
 - When the customer withdraw the amount
- Fixed deposit is otherwise known as CO2:K1
 - Accrued deposits
 - Time deposits
 - Recurring deposits
 - Demand deposits
- A Crossing of cheque may be with or without the word CO3:K1
 - Not negotiable
 - Not endorsable
 - Not transferable
 - Not acceptable
- The person who receive the payment of credit instrument is known as? CO3:K1
 - Drawer
 - Drawee
 - Payee
 - Endorser

Part B

3X6=18

Answer the following Questions.

Answer should not exceed 400 words

- a) Describe the various functions of commercial banks. CO1: K2
(OR)
b) Discuss the RBI powers and its functions. CO1: k2
- a). Explain the Rights and Obligations of Opening a new account of customer. CO2: K2
(OR)
b) Explain the joint account customer in brief. CO2: K3
- a) Discuss the various kinds of endoresements. CO3: K3
(OR)
b) Explain the features of cheques. CO3: K3

Part C

3X12=36

Answer the following Questions

Answer should not exceed 800 words

- a) Describe the different types of banks. CO1: K2
(OR)
b) Explain the changing roles of commercial banks. CO1:K3
- a) Discuss the relationship between the Banker and Customer. CO2: K3
(OR)
b) Explain the types of customers in banking – a) minor, b) Partnership firms CO2: K3
- a) Explain in detail about payment and collection of cheques. CO3:K3
(OR)
b) Explain in detail about the banking system in India. CO1:K3

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