

Mavinay



**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 12 B

**Coimbatore-641 043, Tamil Nadu, India**  
**Continuous Internal Assessment Test I – August 2024**  
**SEMESTER V**

**Class: III UG**  
**Major: BBA (RM)**

**Time: 2 Hours**  
**Max. Marks: 60**

**21BREC17- Banking Law and Practice**

**Course outcomes:**

- CO 1: Comprehend the role and functions of the banking system in India  
CO 2: Apply the knowledge about the key banking and regulatory norms for Banking operations  
CO 3: Outline the banking procedures operations as per the statutory requirements  
CO 4: Interpret the dynamic regulatory and procedural changes and provide solutions  
CO 5: Evaluate the impact of government Policy and regulations on the banking industry.

**Part- A**

**Choose the correct the answer**

**6X1=6**

1. Reserve Bank of India Act is enacted in the year **CO1: K1**  
(a) 1949 (b) 1935  
(c) 1934 (d) 1956
2. The primary relationship between a banker and customer starts from the time **CO1: K2**  
(a) When customer visits that bank (b) when customer opens account  
(c) When customer visits that bank to made queries (d) all of the above
- 3 Which one of the following is the most important relationship between **CO2:K1**  
banker and customer  
(a) Debtor and Creditor (b) Bailee and Bailor  
(c) Agency and Principal (d) Trustee and Beneficiary
4. A banker's lien is **CO2: K1**  
(a) General lien (b) particular lien  
(c) Negative lien (d) none
5. Section 59 to 61 of the \_\_\_ Act contains provisions regarding the right of appropriation of **CO2: K1**  
payments in such cases  
(a) Indian Contract (b) DRT  
(c) Banking Regulation (d) Companies Act
6. Fixed Deposits is otherwise called as **CO3: K1**  
a) Accrued Deposits b) Time deposits  
c) Recurring Deposits d) Demand Deposits

**PART – B**

**Answer ALL Questions**

**3 x 6 = 18**

- 7 a) Describe the Functions and Role of Commercial Banks in India. **CO1:K2**  
(Or)  
b) Discuss in detail about the Powers and Functions of RBI. **CO1:K1**
- 8 a Explain about the Customer Relationship, its definition and Nature. **CO2:K2**  
(Or)  
b) Discuss the Laws and Regulations of Contract. **CO2:K2**
- 9 a) Discuss the steps and documents required for Opening a New Account. **CO2:K3**  
(Or)  
b) Explain about Power of Attorney and Bank's lien. **CO3:K2**

**PART – C**

**Answer ALL Questions**

**3 x 12 = 36**

11. a) Describe the Structure, of Indian banking system. **CO1:K4**  
(Or)  
b) Briefly describe the Evolution of RBI and write its functions. **CO1:K4**
12. a) Explain the relationship between Banker and Customer. **CO2: K4**  
(Or)  
b) Discuss the recent trends in banking services. **CO2:K4**
13. a) Explain in detail the right of general lien of a banker. **CO2: K4**  
(Or)  
b) Explain the various types of Account opening in Bank. **CO3:K4**