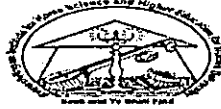


K. Sambal



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 II – Oct 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 _____ **CO3: K1**
(a) 1949 (b) 1935
(c) 1934 (d) 1956
2. The Negotiable Instruments Act, 1881 is an Act to define and amend the law _____ **CO3: K2**
(a) Cheques (b) Bill of Exchange
(c) Promissory Note (d) all of the above
3. The maker of a Bill of Exchange or Cheque is called _____ **CO4:K1**
(a) The drawee (b) The Payee
(c) The Banker (d) None of the above
4. The Expansion of PIN is _____ **CO4:K1**
(a) Portable Identification Number (b) Permanent Identification Number
(c) Personal Identification Number (d) None of the above
5. Which Indian Bank has largest number of ATMs in India? **CO5: K1**
(a) ICICI (b) Bank of Baroda
(c) SBI (d) HDFC
6. Bailor in the pledge is known as _____ **CO5: K1**
(a) Bailee (b) Panwar
(c) Pawnee (d) None of these

PART – B

Answer ALL Questions

3 x 6 = 18

- 7 a) Elaborate the Functions of Commercial Bank **CO3:K2**
(Or)
b) Elaborate your understanding on Money Laundering? **CO3:K2**
- 8 a) Describe the characteristics of the Negotiable Instruments. **CO4:K2**
(Or)
b) Distinguish between: Bill of Exchange & Promissory Note. **CO4:K2**
- 9 a) Write a brief note on Stale Cheques. **CO5:K3**
(Or)
b) Explain the Principle of Loan. **CO5:K2**

PART – C

Answer ALL Questions

3 x 12 = 36

11. a) Describe the Procedure for Opening Bank Account. **CO3:K4**
(Or)
b) Briefly explain the steps to close the Bank Accounts. **CO3:K4**
12. a) Explain the various types of Endorsement. **CO4: K4**
(Or)
b) Compare and Contrast: Cheque and Bill of Exchange. **CO4:K4**
13. a) Describe and Elaborate various methods of Crossing a Cheque. **CO5: K4**
(Or)
b) Elaborate your understanding on the various Types of Mortgages. **CO5:K4**