



Rambaliga

Avinashilingam Institute for Home Science and Higher Education for Women

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

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

Coimbatore - 641 043, Tamil Nadu, India

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Continuous Internal Assessment Test I – February 2026

IV Semester

Class : II UG
Major : B.Com

Time: 2 hours
Maximum Marks: 60

23BCOSE2A Technical Knowledge about Banking Products and Processes

Course Outcomes:

At the end of the course, students will:

1. Identify the various functions of the banks
2. List all banking products and regulations associated with banking products
3. List out the different government initiatives in lending loan
4. Able to understand the Regulations applicable for banking products and processes
5. Analyze the growth of various government schemes for implementation by banks and micro finance companies.

Part - A

6 x 1 = 6

Choose the Correct Answer

1. The institution which provides refinance to agricultural banks is
a. RBI b. NABARD c. SIDBI d. LIC CO1 K1
2. Which of the following comes under the unorganized sector of banking?
a. Cooperative banks b. Commercial banks c. Indigenous bankers d. RRBs CO1 K1
3. Which of the following is a short-term, negotiable money market instrument issued by banks?
a. Fixed Deposit b. Certificate of Deposit c. Recurring Deposit d. Term Loan CO2 K1
4. The regulatory authority which governs the bancassurance in India is
a. RBI b. SEBI c. IRDAI d. Ministry of Finance CO2 K1
5. Which of the following is NOT subject to banker's lien?
a. Securities for general balance b. Negotiable instruments
c. Articles kept in safe custody d. Goods pledged for loan CO3 K1
6. Which banking facility allows withdrawal beyond the account balance?
a. Loan b. Advance c. Term deposit d. Mortgage CO3 K1

Part - B

3 x 6 = 18

Answer ALL Questions

Each answer should not exceed 400 words or two pages

7. a. Discuss the formalities which a banker must observe before opening a new account. CO1 K2
(or)
7. b. Bring out the special types of customers of a bank. CO1 K2
8. a. What are the features of Gold Loan Products? CO2 K2
(or)
8. b. Explain the key role of a bank as debenture trustee. CO2 K2
9. a. Write a note on Pledge and Hypothecation. CO3 K2
(or)
9. b. Distinguish between loans and advances with suitable examples. CO3 K2

Part - C

3 x 12 = 36

Answer ALL questions

Each answer should not exceed 800 words or four pages

10. a. Enumerate the central banking functions of Reserve Bank of India. CO1 K3
(or)
10. b. Classify different types of securities in which banks invest their funds. CO1 K3
11. a. Explain the major credit products offered by Indian banks. CO2 K3
(or)
11. b. Describe the services offered by banks to individual customers and corporate clients. CO2 K3
12. a. Explain the principles of sound lending procedures of banks. CO3 K3
(or)
12. b. Discuss the precautions should a banker take while lending against documents of title of goods. CO3 K3