



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 (now MoE)

Re-accredited with A++ Grade by NAAC. Recognised by UGC under Section 12B

Coimbatore - 641 043, Tamil Nadu, India

Continuous Internal Assessment – I February, 2025

IV Semester

Class: II UG
Major: BBA (RM)

Time: 2 Hours
Max. Marks: 60

23BRESE2C- Banking and Insurance Law and Practice

Course outcomes:

- CO 1: Comprehend the role and functions of the Banking and Insurance system in India.
CO 2: Apply the knowledge about the key banking and insurance regulatory norms and measures for effective customer service.
CO 3: Outline the banking and insurance procedures as per the statutory requirements.
CO 4: Interpret the dynamic regulatory and procedural reforms and its impact on banking and insurance.
CO 5: Evaluate the various policies offered, risks faced by banking insurance companies and also will understand insurance product cost and pricing, marketing, and distribution.

Part- A

Choose the correct the answer

6X1=6

1. Reserve Bank of India Act is enacted in the year _____
(a) 1949 (b) 1935
(c) 1934 (d) 1956 CO1: K1
2. The primary relationship between a banker and customer starts from the time _____
(a) when customer visits that bank (b) when customer opens account CO1: K1
(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 banker and customer CO2:K1
(a) Debtor and Creditor (b) Bailee and Bailor
(c) Agency and Principal (d) Trustee and Beneficiary
4. Who mints the coins in India? CO2: K1
(a) Ministry of finance (b) Reserve bank of india
(c) Prime Minister office (d) commerce and Industry Ministry
5. Cheque is payable on CO3: K1
(a) Demand (b) Usage (c) Fixed future date (d) After sight
6. A cheque is expired after the period of CO3: K1
(a) 2 month (b) 4 month (c) 6 month (d) None of these

PART – B

3 x 6 = 18

Answer ALL Questions

- 7 a) state the difference between CRR and SLR. CO1:K1
(Or)
b) Discuss in detail about the powers of RBI. CO1:K1
- 8 a Explain the types of Bank accounts. CO2:K2
(Or)
b) Explain importance of Demat account. CO2:K2
- 9 a) What is special crossing ? State its features with examples. CO2:K1
(Or)
b) Define endorsement and its kinds. CO3:K1

PART – C

3 x 12 = 36

Answer ALL Questions

11. a Discuss the various functions of a commercial bank. CO1:K4
(Or)
b) Briefly describe the Evolution of RBI and write its functions CO1:K4
- 12.a Describe the relationship between a banker and customer CO2: K4
(Or)
b) Write the procedure in detail while opening Savings Bank A/c in a Commercial Bank. CO2:K4
- 13.a) Define cheque .Discuss the various kinds of cheques. CO3: K4
(Or)
b) Briefly explain the various types of deposit account CO3:K4