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G. VENKATASWAMY NAIDU COLLEGE (AUTONOMOUS), KOVILPATTI – 628 502.



UG DEGREE END SEMESTER EXAMINATIONS - NOVEMBER 2024.

(For those admitted in June 2021 and later)

PROGRAMME AND BRANCH: B.COM.,

SEM	CATEGORY	COMPONENT	COURSE CODE	COURSE TITLE
V	PART - III	CORE	U21CO512	BANKING - THEORY, LAW AND PRACTICE

Date & Session: 11.11.2024 / FN

Time: 3 hours

Maximum: 75 Marks

Course Outcome	Bloom's K-level	Q. No.	SECTION - A (10 X 1 = 10 Marks) Answer ALL Questions.
CO1	K1	1.	A cheque dated subsequent to the date of its issue is. a) Post-dated cheque b) Blank cheque c) Crossed cheque d) Account payee cheque
CO1	K2	2.	The relationship between a banker and customer is _____. a) That of a debtor and creditor b) That of a creditor and debtor c) Primarily that of a debtor and a creditor d) (a) and (b) together
CO2	K1	3.	The most important features of a negotiable instrument is. a) Free transfer b) transfer free from debts c) tight to sue d) (a) and (b) together
CO2	K2	4.	Negotiability gives to the transferee ____ title of the transferor. a) the same tittle b) no tittle c) no better tittle d) better tittle
CO3	K1	5.	Endorsement signifies that the _____. a) endorser has got a good tittle b) endorser signature is genuine c) previous endorsement are genuine d) all of the above
CO3	K2	6.	The central bank is generally owned by _____. a) The government b) Private c) Shareholders d) All of these
CO4	K1	7.	The central banker is the lender of last resort because. a) It acct as a banker to the government b) The commercial bank can approach it for financial accommodations c) Yet act as a clearing house d) To service as retailer customer only
CO4	K2	8.	Which of the following schemes introduced by NABARD is intended to provide to credit to farmers? a) Rural infrastructure Development Fund b) Kisan credit card c) Micro Finance d) Co-operative Development Bank
CO5	K1	9.	The most important principle of sound lending is _____. a) Safety b) Profitability c) Security d) Accountability
CO5	K2	10.	The best suited deposit for a trading community is _____. a) Savings deposit b) fixed deposit c) current deposit d) Recurring deposit

Course Outcome	Bloom's K-level	Q. No.	SECTION – B (5 X 5 = 25 Marks) Answer ALL Questions choosing either (a) or (b)
CO1	K3	11a.	Write a short note on: (i) Promissory note and (ii) Bill of Exchange (OR)
CO1	K3	11b.	Construct the function of Electronic fund transfer.
CO2	K3	12a.	Make the Use of the internet banking. (OR)
CO2	K3	12b.	Give the futures of RBI monetary policy.
CO3	K4	13a.	Estimate the functions of RTGS. (OR)
CO3	K4	13b.	Discover the benefits of home banking.
CO4	K4	14a.	Give the features of EXIM Bank. (OR)
CO4	K4	14b.	Analyse the function of commercial banks in India.
CO5	K5	15a.	Defend the cash credit is use full to the customer. (OR)
CO5	K5	15b.	Evaluate the benefits the bills of exchange and bills discount.

Course Outcome	Bloom's K-level	Q. No.	SECTION – C (5 X 8 = 40 Marks) Answer ALL Questions choosing either (a) or (b)
CO1	K3	16a.	Enumerate the relationship between banker and customers in detail. (OR)
CO1	K3	16b.	Explain the types of endorsement.
CO2	K4	17a.	Write the objectives of various industrial development banks. (OR)
CO2	K4	17b.	Evaluate the functions of banking system in India.
CO3	K4	18a.	Compute the financial and promotional assistance of IDBI bank. (OR)
CO3	K4	18b.	Evaluate the function of SIDBI.
CO4	K5	19a.	Mark the principles that guide a banker granting loans and advances. (OR)
CO4	K5	19b.	Conclude the statement “ co-operative banks its use full rural sector”.
CO5	K5	20a.	Evaluate the various types of deposits and its uses to the customer. (OR)
CO5	K5	20b.	Defend the overdraft facilities is very useful to the current account holder.