SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN (AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC) Chromepet, Chennai — 600 044.

BCOM.(BIM) END SEMESTER EXAMINATION APRIL/NOV - 2021

SEMESTER - III

18UBBCT3007 - Banking Theory Law and Practices

Total Duration : 3 Hrs		Total Marks : 75
MCQ	: 30 Mins	MCQ : 15
Descriptive	: 2 Hrs.30 Mins	Descriptive : 60

Section B

Answer any **SIX** questions $(6 \times 5 = 30 \text{ Marks})$

- 1. What are the types of commercial banks in India?
- 2. Discuss the functions of RBI.
- 3. What is the difference between cooperative bank and commercial bank?
- 4. Write a note on Electronic Fund Transfer.
- 5. What are the steps in opening bank account?
- 6. State the characteristics of Negotiable Instruments.
- 7. Explain the benefits and limitations of online banking.
- 8. What are the various forms of crossing? Explain.

Section C

Answer any **THREE** questions $(3 \times 10 = 30 \text{ Marks})$

- 9. Explain the functions of central bank of India.
- 10. 'State Bank of India is instrumental for economic growth' Explain.
- 11. What is e-banking? Explain its financial services.
- 12. Explain the relationship between a banker and customer.
- 13. Define endorsement. Explain the various kinds of endorsements.