

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.

B.Com. CS - END SEMESTER EXAMINATIONS - NOV'2024

SEMESTER - III

**24UBCCT3007 - Banking theory, law and Practice**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

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

1. Describe the features of banking.
2. Elucidate the necessary precautions to be taken by the banker while lending loans.
3. Explain the essentials characteristics of cheque.
4. What is an Electronic Delivery Challan? Also give a specimen.
5. Explain the advantages of commercial banks.
6. Discuss the types of securities.
7. Write short note on Material Alteration with examples.
8. Appraise the functions of ATM.

### **Section C**

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

9. Ascertain the functions of RBI.
10. Illustrate the functions of commercial banks.
11. Explain the Principles of Lending loans to borrowers.
12. Elaborate the rights and duties of a banker.
13. Difference between Traditional Banking vs E-Banking.

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