

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. BIM - END SEMESTER EXAMINATIONS - NOV'2024

SEMESTER - III

21UBBCT3007 - Banking Theory Law and Practices

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

Section B

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

1. Explain the functions of banks.
2. Elaborate the contents of FDR.
3. Compare and Contrast the special type of customers with regular customers of banks.
4. Identify the reasons for crossing the negotiable instruments and its consequences.
5. Explain the lending principles of a commercial bank.
6. Examine the banker's duty when a cheque is dishonoured.
7. Identify the advantages of electronic money.
8. Explain the steps in Electronic fund transfer.

Section C

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

9. "Banks are playing vital role in the Construction and Development of the Economy of a country" - Discuss.
10. Examine the types of accounts under operations in scheduled commercial banks in India.
11. Determine the factors influencing the lending decisions of a banker.
12. Analyse the kinds of endorsements in banks.
13. Compare the Traditional Banking with Internet banking and estimate the supremacy of Internet Banking.
