

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 - APRIL 2025

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. Define banking and explain its significance.
2. Explain the steps involved in opening a bank account.
3. Classify the different forms of bank lending.
4. Explain the crossing of cheques and its objectives.
5. Interpret the different kinds of endorsements.
6. Compute the duty of a paying banker.
7. Explain internet banking and its features.
8. Infer the uses of mobile banking and electronic mobile wallets.

Section C

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

9. Illustrate the role of banks in economic development with examples.
10. Elucidate the different types of bank accounts in detail.
11. Examine the types and features of negotiable instruments.
12. Prepare the role of a paying banker and situations for dishonoring cheques.
13. Assess the process and benefits of Electronic Funds Transfer (EFT) system.
