

Roll.No.

21UBBCT3007

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 - NOVEMBER 2025
SEMESTER - III

21UBBCT3007 - Banking Theory Law and Practice

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

Section B

Answer any **SIX** questions (6 × 5 = 30 Marks)

1. State the provisions of the Banking Regulation Act with regard to licensing of banks.
2. Explain the principles that guide the banks in granting loans and advances.
3. Describe the different kinds of endorsement.
4. List out the advantages and disadvantages of E-Banking.
5. Mention the factors to be considered while opening account for companies.
6. "Every loan creates a deposit." Explain this statement.
7. State the statutory protection available to a paying banker.
8. Explain the mechanism of Electronic Fund Transfer.

Section C

Answer any **THREE** questions (3 × 10 = 30 Marks)

9. Enumerate the primary functions of a commercial bank.
10. Discuss the general relationship between a banker and his customer. Illustrate your answer with reference to a fixed deposit account and a loan account.
11. Explain the classification of negotiable instruments.
12. Who is Banking Ombudsman and explain the grievance redressal structure in Banks?
13. Describe the recent developments in banking services.
