

Roll.No.

23UCCCT3006

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. CA - END SEMESTER EXAMINATIONS - NOVEMBER 2025
SEMESTER - III

23UCCCT3006 - Banking Law and Practice

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

Section B

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

1. Describe the different components of the Indian Banking System with suitable examples.
2. Bring out the differences between a Savings Account (CASA) and Fixed Deposit.
3. Explain the term "Crossing of Cheques". What are its objectives.
4. What is E-Banking? Explain any four services offered under electronic banking.
5. Explain how commercial banks contribute to money supply in the economy.
6. Enlist its importance in opening different types of Jan DhanYojana and current account.
7. What is Endorsement of a cheque? Describe any three kinds of endorsements.
8. Differentiate between Internet Banking and Traditional Banking.

Section C

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

9. Analyze the evolution of the Indian Banking System across its different phases of development.
10. Evaluate the differences between Central Banking and Commercial Banking in terms of objectives and functions.
11. Analyze how Repo Rate and Reverse Repo Rate influence the lending decisions of commercial banks.
12. Enumerate the process of cheque endorsement and analyse its legal implications.
13. Compare NEFT, RTGS, IMPS, and UPI based on transaction limits, speed, and ease of use. Which one do you think is best for a cashless India and why.
