(6 pages) **Reg. No. :** ....

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B.Com. (CBCS) DEGREE EXAMINATION, NOVEMBER 2025.

Fifth Semester

Commerce/Professional Accounting/ Banking and E-Commerce — Core

BANKING LAW AND PRACTICE

(For those who joined in July 2023 onwards)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Under ———— banking system, the banking operation are carried through a single office and confined to a particular area.

   (a) Unit banking

   (b) Branch banking

   (c) Chain banking

   (d) Group banking

2. Regional Rural Bank Act was enacted in the year ————.

   (a) 1956 (b) 1966

   (c) 1976 (d) 1986

3. ———— has responsible of maintaining the external value of rupee.

   (a) SBI (b) RBI

   (c) ICICI (d) NABARD

4. ———— is one the method used by RBI to control the economy.

   (a) Debit collection

   (b) Note issue

   (c) Credit creation

   (d) All

5. Don't lay all the eggs in the same basket' meant for ————.

   (a) Diversification of risks

   (b) Safety

   (c) Liquidity

   (d) Profitability

6. A minor is a person who has not attained the age of ———— in case of guardian is appointed.

(a) 16 (b) 18

(c) 21 (d) 24

7. The negotiable instrument Act enacted in the year ————.

(a) 1818 (b) 1991

(c) 1881 (d) 1919

8. A piece of paper attached to the instrument for further endorsement is called as ————

(a) Allonge (b) Conversion

(c) Crossing (d) Endorsement

9. The cancellation of crossing is usually termed as ————.

(a) Opening (b) Closing

(c) Hiding (d) Holding

10. Expansion of RTGS ————

(a) Real Total General System

(b) Real Time Gross Settlement

(c) Retail Time General System

(d) Retail Time Gross Settlement

PART B — (5 × 5 = 25 marks)

Answer ALL questions choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) Write about the features of public sector banks.

Or

(b) Brief about unit banking system.

12. (a) List the need of central banks.

Or

(b) State about digital banking.

13. (a) Make a note on different types of accounts.

Or

(b) Write a short note on lending sources.

14. (a) Write a note on characteristics of negotiable instruments.

Or

(b) Compare paying banker with collecting banker.

15. (a) Briefly explain the e-banking system.

Or

(b) Give a note about NEFT.

PART C — (5 × 8 = 40 marks)

Answer ALL questions choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) Describe the history of banking.

Or

(b) Explain the functions of payment banks.

17. (a) Discuss the principles of central bank.

Or

(b) Elaborate the functions of commercial banks.

18. (a) Enumerate the differences between account statement with pass book.

Or

(b) Delineate the lending principles.

19. (a) Elucidate the different types of crossing.

Or

(b) Depicts the duties of collecting banker.

20. (a) Compare the traditional banking with internet banking.

Or

(b) Discuss the safety and security in digital banking.

———————