



LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

SECOND SEMESTER – APRIL 2025

UBC 2502 – BANKING THEORY LAW AND PRACTICE



Date: 29-04-2025

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 PM

SECTION A - K1 (CO1)

Answer ALL the Questions

(10 x 1 = 10)

1. Answer the following.

- a) What is meant by Banking?
- b) State the need for Internet Banking.
- c) Comment on the term Bank Lending.
- d) What is meant by Endorsement?
- e) Articulate the meaning of Customer Grievances.

2. Fill in the blanks.

- a) The important activity of a bank is _____.
- b) The acronym INFINET stands for _____.
- c) Bank lending acts as a basis for _____.
- d) General endorsement is also called _____ endorsement.
- e) Notice of dishonour is to be given by the _____ banker.

SECTION A - K2 (CO1)

Answer ALL the Questions

(10 x 1 = 10)

3. Match the following.

- a) RBI - Department of Banking operations and Development.
- b) E-Banking - 1935.
- c) Point of Sale - Major Source of Bank Income.
- d) Income from making loans - Statutory Protection to Collecting Banker.
- e) Section 131 - Debit Card.

4. True or False.

- a) When RBI was set up, it was entirely owned by private shareholders in the beginning.
- b) E-Banking transaction are carried out through physical means.
- c) Payment banks are meant to provide banking services to the unorganised sector.
- d) Promissory note need not be stamped.
- e) A banker essentially acts both as a paying banker and as a collecting banker.

SECTION B - K3 (CO2)**Answer any TWO of the following in 100 words each.****(2 x 10 = 20)**

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| 5. | Enumerate Commercial Banking Functions. |
| 6. | Explain the features of ATM. |
| 7. | Write the important significance of bank lending. |
| 8. | Explain the different types of negotiable instruments. |

SECTION C – K4 (CO3)**Answer any TWO of the following in 100 words each.****(2 x 10 = 20)**

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| 9. | Explain the role of banks in economic development. |
| 10. | Describe about the Major Issues of Internet Banking. |
| 11. | List out the banking lending principles with explanations. |
| 12. | What are the main Characteristics of negotiable instruments? Explain. |

SECTION D – K5 (CO4)**Answer any ONE of the following in 250 words****(1 x 20 = 20)**

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| 13. | Explain in detail about different functions of RBI. |
| 14. | Describe about E-Banking Services. |

SECTION E – K6 (CO5)**Answer any ONE of the following in 250 words.****(1 x 20 = 20)**

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| 15. | Explain different types of endorsement in Banking Sector. |
| 16. | Enumerate the procedures for redressal of Grievance in Banking. |
