LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – **CORPORATE SECRETARYSHIP**

SECOND SEMESTER – **APRIL 2025**

UBC2MC02 – BANKING THEORY LAW AND PRACTICE

Date: 29-04-2025 Dept. No. Max. : 100 Marks

Time: 09:00 AM - 12:00 PM

Q.No	Levels	Question
		SECTION A - K1 & K2 (CO1)
		Answer ALL the Questions **(10 x 2 = 20)**
1	K1	Define Central Banking.
2		What is RTGS?
3		Define Capital Adequacy Norms.
4		State the importance of "Crossing a Cheque".
5		What is the role of the Banking Ombudsman?
6	K2	Why is financial inclusion important for economic growth? – Comment.
7		Mention any two key drawbacks of Internet banking.
8		State any two challenges NBFC's face in the regulatory environment.
9		Differentiate between secured loans and unsecured loans.
10		What is meant by Collecting Banker's Rule?
		SECTION B – K3 & K4 (CO2)
		Answer ALL the Questions **(4 x 10 = 40)**
11	K3	What is a Core Banking System (CBS)? And identify how it enhances the operational efficiency of banks?
		[OR]
12		Elucidate the working mechanism of Internet banking, and how it is different from traditional banking services?
13		Summarize the regulatory powers of RBI under the Banking Regulation Act 1949, and its role in ensuring financial stability.
		[OR]
14		Articulate the recommendations of Narasimham Committee I & II towards the restructuring and modernization of Indian banks.
15	K4	Distinguish between the roles and responsibilities of a paying banker and a collecting banker.
		[OR]
16		Examine the circumstances under which a paying banker can dishonour a cheque? List out the reasons for dishonouring a cheque.
17		Summarise the different types of endorsement used in banking, and their implications.
		[OR]
18		Explain the different types of banks in the banking system and articulate their functions.
		SECTION C – K5 & K6 (CO3)
		Answer ALL the Questions **(2 x 20 = 40)**
19	K5	Compare and contrast the roles and functions of central banking and commercial banking in detail.
		[OR]
20		Define digital banking, and explain in detail the key services offered by digital banks.
21	K6	Elucidate the need for crossing of cheques and the types of crossing available in banking practice.
		[OR]
22		Explain the role of Foreign Direct Investment (FDI) in the banking sector, post-financial sector reforms.

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