



LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2025

UCO 5503 – BANKING LAW AND PRACTICE



Date: 02-05-2025

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

SECTION A - K1 (CO1)

	Answer ALL the Questions	(10 x 1 = 10)
1.	Answer the following	
a)	Unit Banking	
b)	Statutory Liquidity Ratio	
c)	Know your customer	
d)	Mortgage	
e)	Debit card	
2.	Fill in the blanks	
a)	The _____ deposits bring cash to the banking system.	
b)	If a cheque is crossed to two bankers, it is known as _____ crossing	
c)	RTGS stands for _____	
d)	_____ must be obtained from a responsible person before opening an account.	
e)	The Banking _____ scheme has been introduced to protect the interest of depositors.	

SECTION A - K2 (CO1)

	Answer ALL the Questions	(10 x 1 = 10)
3.	True or False	
a)	The central bank is the apex bank of a country.	
b)	The RBI was originally constituted as a shareholder's bank.	
c)	Any holder can cross the cheque	
d)	The cash is the most liquid asset	
e)	E-banking facilitates paperless banking.	
4.	Match the following	
a)	The volume of credit creation is more in	- Debtor and Creditor
b)	CRR	- Safety
c)	Deposit account	- Unified payment interface
d)	The principle of sound lending	- Cash reserve ratio
e)	UPI	- Recession

SECTION B - K3 (CO2)

	Answer any TWO of the following in 100 words each	.(2 x 10 = 20)
5.	Explain the role of Banking in economic development of the country.	
6.	Describe the term Banker and customer and bring out the relationship that exists between them.	
7.	Discuss the advantages and disadvantages of E-Banking.	
8.	Distinguish between Pledge and Mortgage	

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

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| 9. | Illustrate the functions of commercial banks. |
| 10. | Analyze the functions of RBI |
| 11. | Bring out the importance of Artificial intelligence in the Banking Sector. |
| 12. | Explain the procedure for filing the complaint with the Banking Ombudsman. |

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

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| 13. | Elucidate the meaning, techniques and limitation of credit creation |
| 14. | Evaluate the duties and responsibilities of a paying banker. |

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

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| 15. | Discuss the various services of E- Banking rendered by Banking. |
| 16. | Critically analyse the types of deposit accounts. |

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