

INDIRA UNIVERSITY, PUNE

SCHOOL OF COMMERCE & ECONOMICS-BCOM

Term End Examination (2025 Pattern) December – 2025 - Semester – I

Subject Name: Fundamentals of Banking-I
Subject Code: 25COM110T

Max. Marks: 25
Time: 1:30 Hrs.

Instructions

- All questions are compulsory
- Give working notes wherever required.

CO #	Cognitive Ability	Course Outcome
CO1	Remember	Able to recall the key historical events that shaped the evolution of modern banking and identify the core primary and secondary functions performed by banks.
CO3	Apply	Able to apply their knowledge of banking functions to demonstrate how banks facilitate financial transactions and execute the procedures necessary to complete bank account opening documentation.
CO4	Analyse	Able to analyze the relationships between the primary and secondary functions of banks and differentiate between the various types of bank accounts and their associated requirements

Answer In Short (5 Marks)

Q1. A.	<p>1. "Indian Bank which is not nationalized"</p> <p>a. Corporation bank b. Dena Bank c. Union Bank d. Fedral Bank</p> <p>2. What is the maximum validity period of a cheque in India?</p> <p>a. 3 months from the date of issue b. 6 months from the date of issue c. 12 months from the date of issue d. 1month from the date of issue</p> <p>3. "..... is a person to whom the amount of a cheque is payable"</p> <p>a. Drawer b. Drawee c. Payee d. Customer</p> <p>4. "Which step is usually required when opening a joint bank account?"</p> <p>a. Only one person signs the form b. Both parties must provide identification c. No documentation is needed d. A witness must be present</p>	CO1
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	<p>5. "The 'No Frill Accounts' facility provided by the banks is aimed at w the following categories of people?"</p> <p>a. Corporate work b. Senior citizens c. Government employees d. Poor people or low income groups</p>	
Q.2.A	Analyze how the execution of standing instructions by banks simplifies financial management for customers and supports automated banking services. (10 Marks)	CO 4
OR		
Q.2.B	Analyze how pension payment services by banks support financial inclusion and social welfare. (10 Marks)	CO 4
Q3.A	Identify the role of public sector banks versus private sector banks in fulfilling the diverse financial needs of Indian citizens. (10 Marks)	CO 3
OR		
Q3.B	Construct the structure of Indian Banking System. (10 Marks)	CO 3
