

Reg. No.

S.NO: 3)

BATCH: 87-2013, 2016

END OF SEMESTER EXAMINATIONS, APRIL / MAY - 2019
BANKING LAW AND PRACTICE
SUBJECT CODE: 16UACO18

MAJOR : B.Com.
TIME : 3 HOURS

SEMESTER : VI
MAX. MARKS : 75

SECTION - A (10 x 1 = 10)

Answer ALL the questions:

1. Who is the customer of a Bank?
2. What is Fixed Deposit Receipt?
3. What do you mean by dishonor of cheques?
4. What is a Bank Passbook?
5. What is material alteration?
6. What is a garnishee order?
7. Who is a paying banker?
8. Who is a holder for value?
9. What is lien?
10. What are secured advances?

SECTION - B (5 X 4 = 20)

Answer any FIVE questions:

11. What is the purpose of KYC norms?
12. State legal provisions relating to opening of a new account with Minor.
13. How does a bank act as an agent of a customer?
14. Examine different types of cheques.
15. What are the various types of endorsement?
16. State the circumstances under which a banker can refuse payment of cheques.
17. What are the principles of sound lending?
18. Briefly explain the various modes of creating charges.

SECTION - C (3 X 15 = 45)

Answer any THREE questions:

19. Analyze the various steps involved in the opening of account with a banker.
20. Explain the relationship between a banker and customer based on debtor-creditor relationship.
21. Explain the different types of crossing of cheques.
22. What are the duties of a collecting banker?
23. Discuss powers and duties of the Banking Ombudsman.
