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D.K.M. COLLEGE FOR WOMEN (AUTONOMOUS), VELLORE-1

SEMESTER EXAMINATIONS

APRIL – 2018 15CCO4C

# BANKING LAW AND PRACTICE

Time : 3 Hrs Max. Marks : 75

SECTION-A (10 x 2 = 20)

Answer ALL the questions.

1. Define the term Banker.
2. What is Negotiable Instrument?
3. Who is a Minor customer?
4. What are Bank deposits?
5. Define a holder.
6. What is Endorsement?
7. State the meaning of holder in due course.
8. What do you mean by material alteration in a cheque?
9. Who is a collecting banker?
10. What is Dishonored cheque?

SECTION-B (5 x 5 = 25)

Answer any FIVE of the following questions.

1. Explain special types of customers.
2. Write short notes on Effect of false entreis in the pass book.
3. What are the different types of crossing?
4. What are the points to be considered by the banker before honouring a cheque?
5. Write short notes on garnishee order.
6. What are the duties of a collecting banker?
7. Explain statutory protection to paying banker.
8. What precautions a banker should take while opening accounts in favour of partnership firm?

SECTION-C (3 x 10 = 30)

Answer ALL the questions.

1. (a) Explain the importance of banker-customer relationship.

(Or)

(b) Briefly explain closures of bank account.

1. (a) Explain the different kinds of endorsements.

(Or)

(b) Explain the duties and responsibilities of paying banker.

1. (a) State briefly the statutory protection available to the collecting banker under sec.131 of the

negotiable instruments activity.

(Or)

(b) State a difference between a cheque and bill of exchange.

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