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

**SEMESTER EXAMINATIONS**

 **APRIL - 2017 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’ and customer.
2. Define a pass book.
3. What is meant by a Stale Cheque?
4. What is current account?
5. Define a Cheque?
6. What is meant by holder – in – due course.
7. What is meant by garnishee order?
8. What is meant by Nomination?
9. Who is a paying banker?
10. Who is a collecting banker?

SECTION-B (5 x 5 =25)

 **Answer any FIVE of the following questions.**

1. Explain Bankers lien.
2. How to open a savings account.
3. What is meant by fixed deposits? Explain the law relating to fixed deposit.
4. Define endorsement. What are the different types of endorsement?
5. Describe Material Alteration? Give some examples of Material alteration.
6. What are the consequences of wrongful dishonor of a cheque?
7. State the liability of a collecting banker.
8. Distinguish between holder and holder – in – due course.

SECTION-C (3 x 10 =30)

 **Answer ALL the questions.**

1. (a) What is customer relationship? Explain General and special relationship with banker.

(Or)

(b) Define Bank deposits? State the classifications of Deposit.

1. (a) Explain crossing of cheque.

(Or)

(b) State the protection available to a paying banker.

1. (a) Explain the legal status of a colleting banker.

(Or)

(b) Under what circumstances a banker can refuse payment?

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