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(FOR THE CANDIDATES ADMITTED

21UBI204

DURING THE ACADEMIC YEAR 2021 ONLY)

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI
END-OF-SEMESTER EXAMINATIONS : JULY 2022

B.COM-BI
SEMESTER-II

MAXIMUM MARKS: 70
TIME : 3 HOURS

PART - III

BANKING LAW AND PRACTICE

SECTION - A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

(K1)

1. The primary relationship between a banker and customer starts from the time_____.
 - a) When customer visits that bank
 - b) When customer opens an account
 - c) When customer contacts that bank
 - d) When customer visits that bank to make queries
2. The most important relationship between the banker and the customer_____.
 - a) Debtor and Creditor
 - b) Bailee and Bailor
 - c) Agency and Principal
 - d) Trustee and Beneficiary
3. Dishonour of cheque by a banker without any justifiable reason is called_____.
 - a) Valid Dishonour of cheque
 - b) Unmindful Dishonour of cheque
 - c) Negligence Dishonour of cheque
 - d) Wrongful Dishonour of cheque
4. The main aim of a banker for performing the subsidiary services is to earn a ___ of customers.
 - a) Money
 - b) Documents
 - c) Valuables
 - d) Goodwill
5. The lien is defined in_____.
 - a) The sale of goods act
 - b) The transfer of property act
 - c) The Indian contract act
 - d) The companies act

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Define the term banker.
7. Define minor.
8. Material alteration - Illustrate
9. Banker as a agent - Interpret.
10. Explain the term pledge.

(CONTD...2)

SECTION – B

(5 X 4 = 20 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)

11. a) List out the various duties of a banker.

(OR)

b) Explain the special relationship between a banker and a customer.

12. a) Short notes on a) Executor b) Trustee

(OR)

b) List out the different types of customers.

13. a) Describe the legal consequence of material alteration of a negotiable instrument?

(OR)

b) Short notes on i) Endorser ii) Payee

14. a) Find the statutory protections available to paying banker?

(OR)

b) Holder in due course – Interpret the statement.

15. a) Describe the various forms of advances.

(OR)

b) Comparison between mortgage and hypothecation.

SECTION - C

(4 X 10 = 40 MARKS)

ANSWER ANY FOUR OUT OF SIX QUESTIONS

(16th QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS

(FROM Qn. No 17 to 21)

(K4 (Or) K5)

16. Point out the different kinds of cheque.

17. Determine the general relationship between a banker and a customer.

18. Outline the protocols for opening a bank account.

19. Describe the different types of endorsement.

20. Enumerate the circumstances under which a cheque can be dishonored.

21. Discuss the principles of sound lending.

***** All the Best *****