

(FOR THE CANDIDATES ADMITTED

24UBI204

DURING THE ACADEMIC YEAR 20 204 ONLY)

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI

END-OF-SEMESTER EXAMINATIONS : MAY-2025

B.Com-BI

MAXIMUM MARKS: 75

SEMESTER: II

TIME : 3 HOURS

PART - III

24UBI204 BANKING LAW AND PRACTICE

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. The primary relationship between banker and customer is
 - (a) Debtor and Creditor
 - (b) Bailor and Bailee
 - (c) Hypothecator – Hypothecatee
 - (d) None of the Above
2. Name the account is one which is opened more than one person at a time the account is held jointly by the account holders.
 - (a) Savings account
 - (b) Joint account
 - (c) Current account
 - (d) Minor account
3. Mention the Negotiable Instrument Act
 - (a) 1981
 - (b) 1980
 - (c) 1881
 - (d) 1890
4. A collecting banker is in a legal position of
 - (a) Bailee
 - (b) Pledge
 - (c) Hypothecatee
 - (d) None of these
5. Loans granted against the security of immovable property is called-----
 - (a) Pledge
 - (b) Mortgage
 - (c) Hypothecation
 - (d) None of these

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. KYC refers to -----
7. Who is called Minor?
8. State the meaning of crossing.
9. Who is called Paying Banker?
10. Mention any two essential features of lien.

(CONTD 2)

SECTION – B**(5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.**

(K3)

11. a) Define the term Banker and Customer?
(OR)
b) Explain the relationship between banker and customer based on Debtor – Creditor relationship.
12. a) State the procedure to be followed for opening a Bank account.
(OR)
b) Describe the precautions that are taken by bankers while opening account to a minor.
13. a) Discuss the various types of crossing.
(OR)
b) Bring out the features of Negotiable instrument.
14. a) Point out the circumstances in which a banker should refuse to make payment.
(OR)
b) Explain the precautions to be taken by the collecting banker.
15. a) What are the characteristics of Hypothecation?
(OR)
b) Sketch the various forms of advances.

SECTION – C**(5 X 8 = 40 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.****(K4 (Or) K5)**

16. a) Assess the special relationship between banker and customer.
(OR)
b) Examine the rights and Duties of banker.
17. a) Discuss the various types of account.
(OR)
b) Summarize the precautions observed by the banker while opening trust account.
18. a) Explain the various classifications of Negotiable instruments.
(OR)
b) Classify the various kinds of endorsement.
19. a) Identify the precautions before honouring a cheque.
(OR)
b) Elaborate the duties and statutory protections of a paying banker
20. a) Analyze the sound principles of sound lending.
(OR)
b) Critically examine the rights of Mortgagee.
