**ANNAI VAILANKANNI ARTS &SCIENCE COLLEGE THANJAVUR -7**

**PG RESEARCH DEPARTMENT OF COMMERCE**

**Question Bank**

**B.Com Degree Examinations - 2020**

**II Semester**

**BANKING LAW AND PRACTICE**

TIME: 3 HRS MARKS: 100

**UNIT-I**

**SECTION-A**

1. Define Banking.
2. Who is a banker?
3. Write a short note on customer.
4. Name the different kinds of banks.
5. Mention any three prerequisites to constitute a person.
6. What are commercial banks?

**SECTION-B**

1. Define the terms ‘banker’ and ‘customer’ and bring out the relationship that exists between them.
2. Describe the general relationship between banker and customer.
3. Briefly explain the special relationship between banker and customer.
4. Describe the various kinds of banks briefly.
5. Any dispute between two parties can be settled only on the basis of the nature of existing relationship between the two – Discuss.
6. “The relationship between banker and customer is primarily that of a debtor and creditor” – Discuss.

**UNIT-II**

**SECTION-A**

1. What are the special characteristics of current accounts?
2. Who can open savings bank accounts?
3. State the features of savings bank accounts.
4. What are the risks involved in opening accounts without proper introduction?
5. Write a note on unsecured advances.
6. Mention the various types of accounts a person can open in a bank.

**SECTION-B**

1. Describe the rules governing the operation of various forms of deposits.
2. Briefly describe as to how will you open an account in a bank.
3. Explain the various types of deposits.
4. List out the various types of advances.
5. What precautions should a banker take while making unsecured advances?
6. Distinguish between current accounts and savings accounts.

**UNIT-III**

**SECTION-A**

1. Mention some of the special types of bank customer.
2. Who are paying bankers?
3. Write a short note on collecting banker.
4. What are the statutory protections that are given to a paying banker?
5. How will you open an account of a minor?
6. Who is a ‘KARTA’?

**SECTION-B**

1. Enumerate the precautionary measures a banker should take before opening an account in the name of a partnership firm.
2. Explain briefly the statutory protection available to a collecting banker.
3. What is the legal status of a collecting banker?
4. Enumerate briefly the precautions that are to be taken by a paying banker.
5. Give the statutory protection that law gives to a paying banker.
6. What are the precautions to be taken by a banker?

**UNIT-IV**

**SECTION-A**

1. Define Negotiable instrument.
2. What is endorsement?
3. Write a note on drawee in case of need.
4. Define: i) Transferability ii) Negotiability.
5. List out some of the presumptions of Negotiable instrument.
6. What do you understand the term ‘Quasi Negotiable instrument’?

**SECTION-B**

1. What are the rules to be followed while endorsing a cheque?
2. Define Negotiable instrument. Describe its features.
3. Explain the various types of Negotiable instrument.
4. Describe the classification of Negotiable instrument.
5. List out various kinds of endorsement.
6. Who are the parties to a Negotiable instrument?

**UNIT-V**

**SECTION-A**

1. What are promissory notes?
2. State the features of promissory notes.
3. Define Bills of exchange.
4. Mention the different types of Bills of exchange.
5. Write a note on crossing.
6. Who can cross a cheque?

**SECTION-B**

1. Briefly explain Bills of exchange.
2. Distinguish between a cheque and Bills of exchange.
3. Describe promissory note and its features.
4. What are the differences between a promissory note and bill of exchange?
5. Explain the various types of crossing.
6. Write elaborately about cheque.

**H.O.D. Staff-In-Charge**