



BON SECOURS COLLEGE FOR WOMEN
PG & RESEARCH DEPARTMENT OF COMMERCE
TITLE OF THE PAPER : BANKING THEORY, LAW AND PRACTICE
SUBJECT CODE : 16CCCCM4
CLASS : I B.COM



PART – A (2 Mark)

UNIT-I

1. Define banker.
2. Who is customer?
3. Who is lien?
4. Who is trustee?
5. Write short note on demand for repayment.
6. Write short note on privileged debtor.
7. What is duration theory?
8. What is right of set-off?
9. What is banker's general lien?

UNIT – II

1. What is mean by fixed deposit?
2. What is specimen signature?
3. What is current deposit?
4. What is mean by recurring deposit?
5. What is cash certificate?
6. Write short note on pay-in-slip book.
7. What is mean by cash certificate?
8. Expand the term NRE.
9. Expand the term FCNR.
10. Write short note on pass book.

UNIT – III

1. Who is minor?
2. What is garnishee order?
3. Who is pardanashin woman?
4. Who is lunatic person ?
5. Write short note on the term Attorneys.
6. What is mean by partnership firm?
7. What is letter of introduction?

UNIT – IV

1. Who is a paying banker?
2. Write short note on mutilation.
3. What is countermanding order?
4. Define payment in due course.
5. Define holder.
6. Write any two differences between holder and holder in due course.
7. Who is collecting banker?
8. Write short note on gross negligence.
9. Write short note on notice of dishonor.\

10. What is mean by payment in due course?

UNIT – V

1. What is a pass book?
2. Define cheque.
3. What is demand draft?
4. Write short note on Anti-dated cheque.
5. Write short note on bearer cheque.
6. Write short note on crossed cheque.
7. What is blank endorsement?
8. What is e-banking?
9. What is internet banking?
10. What is mobile banking?
11. Write short note on EFT.

PART – B (5 Mark)

UNIT – I

1. What are the general relationship between a banker and customer?
2. What are the special features of relationship between a banker and his customer?
3. Explain the consequences of wrong disclosure.
4. Explain the trustee and beneficiary relationship.
5. Explain agency services and utility services.

UNIT –II

1. Describe the special features of fixed deposit receipt.
2. Explain the Non resident accounts.
3. Explain the silent features of saving bank account.
4. State the procedure of opening current account.
5. What are the difference between fixed deposit account and saving bank account.
6. What are the deposit schemes for Indians living abroad?

UNIT – III

1. What are the procedures for opening the customer account?
2. What are the legal features of joint accounts?
3. State briefly the procedures for opening an account for an illiterate person.
4. What are the steps to be taken by a banker on receipt of information about the death of a customer?
5. What are the steps to be taken by a banker about lunatic customer opening a account?

UNIT – IV

1. Distinguish between holder and holder in due course.
2. What are the rights of a holder in due course?
3. State the reason in case of dishonoured cheques.
4. State the features of payment in due course.
5. Explain the duties of collecting banker.
6. Explain the statutory protection available to a collecting banker.
7. State the consequences of wrongful dishonor of a cheque.

UNIT – V

1. What are the legal effects of entries in the pass book?
2. State the effects of wrong entries in the pass book.

3. Explain the types of cheques.
4. State the difference between cheque and draft.
5. State the difference between cheque and bill of exchange.
6. What are the significance of endorsement?
7. What are the essential features of cheque?
8. What is crossing of cheque? Explain the types.

SECTION – C(10 MARK)

UNIT – I

1. Explain the rights of banker.
2. Explain the relationship between a banker and customer.

UNIT – II

1. Explain the types of deposit account.
2. Explain the concept of fixed deposit.
3. Explain the new schemes of deposit.

UNIT – III

1. Explain the precautions to be taken by the banker before opening an account.
2. Explain the precautions to be taken by the banker before opening the account in minor.
3. Explain the concept of trustees.
4. Explain the precautions to be taken by the banker while dealing with partnership firm.
5. What precautions should be banker take in opening and operating an account in the name of a joint stock company?

UNIT – IV

1. Explain the precautions to be taken by the paying banker before honouring his customer cheque.
2. What are the precautions to be taken by a banker while collecting money for cheque?
3. When is a banker justified in refusing payment of a cheque.

UNIT – V

1. Narrate the different types of crossing with example.
2. Explain the legal effects of different types of endorsement.
3. Explain the concept of e-banking.
4. What are the major issues of internet banking?
5. Explain the types of telephone banking system and drawbacks of the system.
6. Explain the following concept: EFT,RTG,NEFT,MICR