**BON SECOURS COLLEGE FOR WOMEN-THANJAVUR**

**PG & RESEARCH DEPARTMENT OF COMMERCE**

**CLASS : I B.Com**

 **SUBJECT : BANKING THEORY, LAW AND PRACTICE**

**SECTION – A**

**UNIT I**

1. Define Bank
2. What do you understand by the term Customer?
3. Explain the term privileged debtor.
4. How does a general lien differ from a particular lien?
5. What is right of set-off?
6. What do you understand by the term banker?
7. What is Duration Theory?
8. What is appropriation of payment?
9. Define Banker
10. Define customer
11. List out the special relationship that exist between banker and customer.

**UNIT 1I**

1. What is a pay-in-slip?
2. What is Donatio Mortis Causa?
3. What is a fixed receipt?
4. What is fixed account?
5. What is savings bank account?
6. What is current account?
7. What is pass book?

**UNIT III**

1. Who is a minor?
2. What is a Garnishee Order?
3. What is lunatic?
4. What is joint account?
5. Can a banker admit an illiterate person as a customer?
6. What do you mean by the term Guardians?

**UNIT 1V**

1. Who is a holder in due course?
2. What is countermanding order?
3. Define payment in due course.
4. What is payment in Due Course?
5. When can a banker be held as a Holder for Value?
6. Define endorsement.

**UNIT V**

1. What is crossing?
2. What is marking of cheques?
3. What is blank endorsement?
4. What is a banker’s draft?
5. What is endorsement?
6. What is an irregular endorsement?
7. What is meant by allonge?
8. What is meant by stale cheque?
9. Who can cross a cheque?
10. State the meaning of post-dated cheques.
11. Define special crossing.
12. What is restrictive endorsement?
13. List out the requisites of a cheque.
14. What do you mean by marking cheque?
15. Define the term cheque and a bills of exchange.

**SECTION – B**

**UNIT 1**

1. Explain the social responsibility of banks in brief.
2. Explain briefly the role of commercial banks in the agricultural and rural development of our country.
3. State the social banking functions of commercial banks.
4. What are priority sectors?
5. Examine the legal obligation of a banker to maintain secrecy in respect of his customers accounts.
6. What are the special features of relationship between a banker and his customer?
7. Explain the features of general relationship between a banker and customer.
8. What do you mean by General Lien?

**UNIT 1I**

1. State the features of recurring deposit.
2. Mention the features of current deposits.
3. What are main features of fixed deposit?
4. What are the special features of a savings bank account?
5. State the procedure to be followed by a banker while issuing duplicate fixed deposit receipt.
6. Explain reinvestment plan.
7. What are the deposit schemes for Indians living abroad?
8. Explain a few deposit schemes specifically launched for Indians living abroad.

**UNIT III**

1. What are the legal features of joint accounts?
2. State briefly the procedure for opening an account for an illiterate person.
3. What are the steps to be taken by a banker on receipt of information about the death of a customer
4. What are the different types of letter of credit?
5. What precautions should a banker take before opening an account of a minor?
6. Before opening a deposit account for a prospective customer what general precautions and steps a banker should follow?
7. What precautions a banker to take while opening and operations the accounts of (i) Minor (ii) Married woman
8. Under what circumstances a banker can close the accounts of a customer?

**UNIT 1V**

1. What constitutes negligence on the part of collecting banker?
2. Distinguish between holder and holder in due course.
3. Explain substantial damages during wrongful dishonor.
4. Banker as holder for value – Explain.
5. What are the rights of a holder in due course?
6. Write short notes on; Executors, administrators and executors Bank Account.
7. List out the duties of a collecting banker.
8. Write short notes on: (i) Material Alteration (ii) Significance of Endorsement
9. What do you mean by negligence in the case of a collecting banker?

**UNIT V**

1. Explain the significance of Account Payee Crossing.
2. Discuss the implications of conditional endorsement of a cheque.
3. Define a cheque and explain its characteristics.
4. State the differences between a cheque and a bill of exchange.
5. Explain bearer cheque and order cheque.
6. Explain double crossing.
7. Mention the differences between transfer and negotiation.
8. The pass book by itself cannot be relied on as a settled account – do you agree.
9. Write short note on: (i) Material alteration (ii) Types of cheque
10. What are the essential requisites of a valid cheque?

**SECTION – C**

**UNIT 1**

1. Explain the role played by the commercial banks in the economic development of our country.
2. What are the various functions of commercial banks?
3. Bring out the role of a collecting banker as a holder for value and as an agent of the customer.
4. What does the collecting banker do as an agent of the customer?
5. What are the duties of a collecting banker? Explain.
6. State and explain the bankers obligation to honour cheques. What risks he has to face in the case of wrongful of a cheque?
7. Is a banker obliged to maintain the secretary of his customer’s account? Explain.
8. Define the term banker. Explain the general relationship between the banker and customer.

**UNIT1I**

1. Describe the legal position of a banker regarding fixed deposits.
2. Explain the procedure that is followed by bankers while opening current account.
3. Explain the importance of letter of introduction received by a banker while opening a current account.
4. Draw a specimen fixed deposit receipt and elucidate its salient features.

**UNIT III**

1. What precautions should a banker take in opening and operating an account in the name of a joint stock company?
2. What precautions should a banker take while opening account in the name of registered clubs?
3. What precautions should a banker take while opening an account in the name of a minor?
4. What precautions should a banker take in opening accounts in the name of (a) Lunatics (b) Partnership firms (c) married woman
5. Explain the statutory protection extended to a collecting banker.

**UNIT 1V**

1. When is a banker justified in refusing payment of a cheque?
2. What is meant by payment by mistake? State the circumstances under which a banker can recover money paid by him by mistake.
3. Explain the factors that should be considered by a banker while honouring a cheque.
4. What are the precautions to be taken by a banker while collecting money for cheque?
5. Explain the statutory protection available to a collecting banker.
6. Define payment in due course. Give three examples of payments not made in due course.
7. State the consequences of wrongful dishonour of a cheque.

**UNIT V**

1. Explain the significance of Not Negotiable and Account Payee crossings.
2. Narrate the different types of crossing with examples
3. Explain the legal effects of different types of endorsement.
4. Explain material alteration with suitable illustrations. Examine the features of such alteration.
5. Explain new deposit savings schemes introduced by the bankers.