

(FOR THE CANDIDATES ADMITTED  
DURING THE ACADEMIC YEAR 2023 ONLY)

SUB CODE **23UBI204**  
REG.NO. :

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

**END-OF-SEMESTER EXAMINATIONS : MAY-2024**

**B.COM –B&I  
SEMESTER II**

**MAXIMUM MARKS: 75  
TIME : 3 HOURS**

**PART - III**

**23UBI204 – BANKING LAW AND PRACTICE**

**SECTION – A**

**(10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.(K1 )**

1. The primary relationship between a banker and a customer is a ----- relationship  
A. Mutual  
B. Contractual  
C. Personal  
D. None of the above
2. A savings bank A/c in the Sole name of a minor can be opened provided he completes...  
A. 10 years of age  
B. 12 years of age  
C. 18 years of age  
D. 21 years of age
3. Name the person to whom the amount of the cheque is payable?  
A. Drawer  
B. Payee  
C. Drawee  
D. Acceptor
4. A collecting banker is given protection only when he collects  
A. A crossed cheque  
B. An order cheque  
C. An Bearer Cheque  
D. An mutilated cheque
5. Neither possession nor ownership is transferred in \_\_\_\_  
A. Pledge  
B. mortgage  
C. Hypothecation  
D. None of the above

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES**

**(K2)**

6. State the meaning of a banker.
7. Define Joint account.
8. What do you mean by endorsement?
9. Who is a paying banker?
10. What is Lien?

**(CONTD .... 2)**

**SECTION – B****(5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.****(K3)**

11. a) Find out the rights of banker.  
(OR)  
b) Explain about KYC Norms.
12. a) Sketch the procedure involved in opening account in the name of partnership accounts.  
(OR)  
b) Write various types of accounts.
13. a) Discover the features of negotiable instruments.  
(OR)  
b) Identify the various kinds of endorsement.
14. a) Elucidate the precautions before honouring a cheque.  
(OR)  
b) Describe payment in due course.
15. a) Mention the various forms of charging securities.  
(OR)  
b) List the advantages of lien.

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

16. a) Analyze the special relationship between banker and customer.  
(OR)  
b) Discuss general relationship between banker and customer.
17. a) Explain briefly the provisions regarding opening of account in the name of minor.  
(OR)  
b) Categorize the various types of customers.
18. a) Discuss the salient features of cheque.  
(OR)  
b) Identify the various types of crossing.
19. a) Explain circumstances under which a cheque can be dishonoured.  
(OR)  
b) Assess the statutory protections available to a paying banker.
20. a) Discuss the principles of sound lending.  
(OR)  
b) Outline the various kinds of advances.

**22UBI410**