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(FOR THE CANDIDATES ADMITTED  
DURING THE ACADEMIC YEAR 2022 ONLY)

22UCC6E5

REG.NO. :

**N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI  
END-OF-SEMESTER EXAMINATIONS : MAY - 2025**

**B.Com.-C.A  
SEMESTER: VI**

**MAXIMUM MARKS: 50  
TIME : 3 HOURS**

**PART-III  
BANKING AND INSURANCE LAW**

**SECTION - A (10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.**

**MULTIPLE CHOICE QUESTIONS.**

**(K1)**

1. The relationship between a banker and a customer is primarily that of a \_\_\_\_\_.  
a) Creditor and Debtor relationship  
b) Debtor and Creditor relationship  
c) Principal and Agent relationship  
d) Beneficiary and Trustee relationship
2. The document which can be used only for making local payment is: \_\_\_\_\_.  
a) A Cheque    b) A Bill of Exchange    c) A Banker's Cheque    d) A draft
3. Bill of lading is drawn in sets of \_\_\_\_\_.  
a) Two    b) Three    c) Four    d) Six
4. A collecting banker is given the statutory protection only when he acts as: \_\_\_\_\_.  
a) A holder    b) A holder for value    c) A holder in due course    d) An agent
5. Which insurance covers risk of earthquake?  
a) Fire    b) Marine    c) Life    d) Business

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

**(K2)**

6. Can a money lender be called a banker?
7. Define the term "cheque".
8. What are documents of title to goods?
9. Define 'Payment in due course'.
10. What is Life insurance?

**SECTION – B (5 X 3 = 15 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) Who is called as a minor?  
**(OR)**  
b) How will you assess damages in the case of a wrongful dishonor of a cheque?
12. a) Explain the significance of endorsement.  
**(OR)**  
b) What is an allonge?
13. a) State the disadvantages of getting equitable title in shares.  
**(OR)**  
b) State the risks in advances against supply bills.

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

14. a) Who is called as a Collecting Banker?  
**(OR)**  
b) Explain the duties of a Collecting Banker.

15. a) List the various types of Insurance.  
**(OR)**  
b) Define the term 'Risk'.

**SECTION - C****(5X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K4 & K5)**

16.a) Define the term Banker and customer and bring out the relationship that exists between them.  
**(OR)**  
b) Can a football club claim special damages for the wrongful dishonor of cheque?

17. a) What is Crossing? Explain its different kinds with examples.  
**(OR)**  
b) Explain the banking term CRR, and RRR.

18. a) Discuss the pros and cons of making advances against stock exchange securities.  
**(OR)**  
b) Examine the advisability of lending by a banker against documents of title of goods.

19.a) Discuss in detail the statutory protection granted to a paying banker under sec.85 of the NI Act.  
**(OR)**  
b) Explain the duties and liabilities of a Paying banker.

20. a) Discuss in detail the various principles of insurance.  
**(OR)**  
b) Explain the objectives and functions of LIC of India.

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**ETHICAL PAPER**