

**B.Com DEGREE EXAMINATION, APRIL 2019**  
**II Year III Semester**  
**Banking Theory Law and Practice**

**Time : 3 Hours**

**Max.marks :75**

**Section A** ( $10 \times 2 = 20$ ) Marks

Answer any **TEN** questions

1. Define banking
2. Explain commercial bank
3. Short note-current account
4. Who are trustees?
5. Write about garnishee order
6. Describe bill of exchange
7. Give the meaning of holder in due course
8. What is endorsement?
9. What is good faith?
10. Define collecting banker
11. What is liquidity?
12. Write about secured loan

**Section B** ( $5 \times 5 = 25$ ) Marks

Answer any **FIVE** questions

13. Briefly explain the development of banking in India
14. What are the procedure of opening a bank account
15. Elaborate the relationship between banker and customer
16. Explain the types of negotiable instruments
17. Detailed the classifications of loans
18. Write the procedure to honouring a cheque
19. Narrate the credit worthiness of the borrowers

**Section C** ( $2 \times 15 = 30$ ) Marks

Answer any **TWO** questions

20. Elaborate the role of banking in Indian economy
21. Explain in deep about banking regulation act, 1949
22. Explain the different types of crossing of cheques
23. Describe the precautions to be taken by a banker against loan

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