

B.Com DEGREE EXAMINATION, APRIL 2020
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. Write a short note on "NEFT"
3. state the meaning of KYC norms
4. What is allonge ? Explain its significance
5. Define negotiable instruments
6. What is an accommodation bill?
7. What is the significance of marking of cheques?
8. Explain Material Alteration
9. Explain payment in due course
10. What are the general principles of secured advances?
11. Explain the meaning of charge
12. What is cash credit?

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

Answer any **FIVE** questions

13. Explain the modern functions of Bank
14. Enumerate the provisions of Banking regulation Act on licensing and opening of branches
15. Briefly explain the rights and privileges of Holder in due course
16. State the various modes of crossing with illustrations
17. What are the essential characteristics of a promissory note?
18. Enumerate the circumstances under which a banker must refuse to honour a cheque
19. What are the modes of creating charge?

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

Answer any **TWO** questions

20. Describe the functions of Commercial banks in detail.
21. Elaborate on the precautions to be taken by paying banker while making payment for his depositor's cheque
22. What is the significance of endorsements? Explain the types of Endorsements
23. What are the precautions bankers must observe while making advances against FDR?

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