

ST. JOSEPH'S EVENING COLLEGE (AUTONOMOUS)**II SEMESTER B.COM EXAMINATIONS - APRIL 2019****BANKING LAW AND OPERATIONS****Duration: 2.5 Hours****Max. Marks: 70****SECTION - A****I) Answer any EIGHT of the following questions. (8x2=16)**

1. What is Banking?
2. What is NPA?
3. Bring out the meaning of an Account Holder.
4. Define a 'Promissory Note'.
5. Expand: a) MICR b) DEMAT
6. What is the meaning of Endorsement?
7. Who is a Minor?
8. Describe a 'Customer'.
9. Define 'Paying Banker'.
10. Give the meaning of Debit Card.
11. What is payment in due course?
12. Describe a Trustee.

SECTION - B**II) Answer any THREE of the following questions. (3x8=24)**

13. Briefly explain the essentials of a Bill of Exchange.
14. Write short notes on:
 - a) Electronic Funds Transfer
 - b) RTGS
 - c) Internet Banking
 - d) Card Technology
15. Discuss the statutory protection to a Collecting Banker.
16. Bring out the rights and obligations of a Banker.
17. Explain the cases where Garnishee Order is not applicable.

SECTION - C**III) Answer any TWO of the following questions. (2x15=30)**

18. Evaluate the principles of Bank Lending. Bring out the effects of Non Performing Assets.
19. Elucidate the various types of Cheques. Also, explain the various kinds of Endorsements.
20. Enumerate the circumstances under which a cheque can be dishonored and the precautions to be taken by a Paying Banker.
21. XYZ Company Limited is a Joint Stock Company and is willing to open a Bank Account. You are the consultant for the same and you are supposed to provide the company with procedure to open a bank account.