

Register Number :

Name of the Candidate :

5 1 9 9

B.B.A. DEGREE EXAMINATION, 2008

(ENGLISH MEDIUM)

(SECOND YEAR)

(PART - III)

(PAPER - IV)

240. BANKING LAW AND PRACTICE

(*Old Regulations*)

December]

[Time : 3 Hours

Maximum : 100 Marks

PART-A (10 × 2 = 20)

Answer any TEN questions.

All questions carry equal marks.

1. *Explain or define TEN of the following:*

(a) Lien.

(b) Customer.

Turn over

2

- (c) Commercial bank.
- (d) Savings account.
- (e) Draft.
- (f) Marking.
- (g) Paying banker.
- (h) Pledge.
- (i) Advances.
- (j) Garnishee order
- (k) Regional Rural Bank.
- (l) Controller of credit.
- (m) Set-off.

PART - B (4 × 10 = 40)

Answer any FOUR questions.

All questions carry equal marks.

2. Explain in detail about banker's lien.
3. Describe in detail about different types of deposits.
4. Explain the requisites of a valid cheque.

3

5. Discuss the essentials of crossing.
6. Explain in detail the types of mortgages.
7. Describe the basic principle of lending.

PART - C (2 × 20 = 40)

Answer any TWO questions.

All questions carry equal marks.

8. What precautions should a banker take while accepting goods as security for lending ?
9. The pass-book is an unquestionable and conclusive record of transactions. Elucidate.
10. Explain the significance of 'not-negotiable' and 'account payee' crossings.
11. Explain the features of general relationship between a banker and customer.