

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BA DEGREE EXAMINATION DECEMBER 2018
(Sixth Semester)

Branch – **ECONOMICS**

BANKING LAW AND PRACTICE

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 Banker.
- 2 Lunatic Customer.
- 3 Endorsement.
- 4 Collecting Banker.
- 5 Hypothecation.
- 6 Debentures.
- 7 Phone Banking.
- 8 ATM.
- 9 Indigenous Bankers.
- 10 IDBI.

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a What is Pass Book? Explain its importance.
OR
- b What are fixed deposit accounts? Give its features.
- 12 a Explain the different kinds of endorsement.
OR
- b What are the statutory protection given to a Paying Banker?
- 13 a Write a note on the rights of a pledge.
OR
- b What are the different types of mortgage?
- 14 a What is Internet Banking? Explain its mode of operation.
OR
- b Distinguish between Traditional banking and E.banking.
- 15 a Briefly explain the functions of foreign banks.
OR
- b Evaluate the performance of NABARD.

SECTION - C (30 Marks)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 How will you open an account in a bank?
- 17 What is negotiable instruments and explain its types.
- 18 Explain the advances against goods and explain its precautionary measures.
- 19 Enumerate the services of Electronic Funds Transfer.
- 20 Explain the role of Reverse Bank of India in economic development of India.