

St. Joseph's College Of Arts and Science (Autonomous), Cuddalore.

Subject: Banking Law and Practice

Sub. Code No: CM409T

Staff: John Bosco. M & Dr. F.Andrews

SECTION-A

1. What are debit card?
2. State any three difference between central bank and commercial bank?
3. State the difference types of loans?
4. What do you mean by letter of credit?
5. State the main features of current account?
6. Define cheque?
7. What you mean by marking of cheque?
8. What is mean by bank rate policy?
9. List of the qualitative credit control measure?
10. Who is collecting banker?
11. What are the benefits of ATM?
12. What is debit card?
13. What you understand by PIN?
14. Who is banker?
15. Why is introduction necessary while opening an account in a bank?
16. What is promissory note?
17. Why draft is better than a cheque?
18. What is endorsement?
19. What is bank rate?
20. Define banking as per banking regulation act 1949

21. What is meant by central banking?
22. What do you mean by E- banking? Explain.
23. What do you mean by Electronic Clearing System?
24. How do you open an account in a bank?
25. Who is customer?
26. Who is Ombudsman?
27. What do you mean by Mortgage?
28. What do you mean by cheque?
29. Who is a paying banker?
30. What do you mean by promissory note?
31. Define the term Banking?
32. What is meant by banker s bank?
33. What is a commercial bank?
34. What is the use of ATM cards?
35. Explain the term Overdraft?
36. Explain fixed deposit?
37. What is Bill of Lading?
38. How can a partnership firm open an account with a bank?
39. What are the objects of crossing?
40. What is mean by material alteration?
41. Discuss the advantages and disadvantages of branch banking/
42. Explain the features of cheque ?
43. Explain the principal of cheque?
44. Explain the principal of sound lending?
45. Explain any four types of banks?

46. What is unit banking? Discuss its merits and demerits?
47. Define the term cheque. Explain the features of a cheque.
48. Explain the contribution of commercial banks to Indian economics development.

SECTION- B

1. Explain the function of central bank.
2. Explain the mechanism of credit creation.
3. Explain the various duties of collecting banker?
4. Explain the precaution to be taken by the banker while granting loans against document of title to goods?
5. Explain the function of commercial banks.
6. Explain the main provision of Banking Regulation Act.
7. Describe the function of modern commercial banks.
8. Explain the various types of endorsement and point out its significance.
9. Describe the function of Merchant Bankers.
10. Describe the precaution which a banker should take before lending against goods.
11. Explain the provision of the banking regulation act, 1949 relating to branch expansion
12. What are the function of the Reserve Bank of India?
13. Explain the general utility services of commercial banks.
14. Describe the features of savings deposit account.
15. Explain the precaution to be followed by a banker while dealing with a minor as a customer.
16. What are the features of cheques?
17. Describe the general precaution to be taken by the banker before granting loans and advances?
18. What are the precaution to be taken by a banker before making payment of a cheque?

19. What are agency services? Explain.
20. What are the features of E-Banking?
21. What do understand by Material alteration?
22. What are the benefits of crossing of a cheque?
23. Differentiate a cheque from bills of exchange?
24. What are different types of crossing?
25. Explain the note issue function of central bank.
26. What are benefits of E-Banking?
27. What are the factors to be considered while opening account for companies?
28. What are the circumstances under which money can be refused for a cheque?
29. State the statutory protection available to a paying banker.
30. Distinguish between a promissory note and a bill of exchange.
31. What are the restrictions on opening of bank branches?
32. Explain the power of RBI under Banking Regulation Act.
33. What are the agency services provided by the banker?
34. What are the points to be considered in opening an account for trustee?
35. Explain the importance of crossing.
36. What are the duties of collection banker? Explain.
37. Central Bank is the custodian of foreign exchange –Explain.
38. Under what circumstance a cheque can be dishonoured?

Section – C

1. Discuss the Merits of E- banking?
2. Explain the Procedures to be followed in opening an account for the following customers.
 - (a) Minor
 - (b) Married Women
3. Explain the Objectives, Constitution and Working of the Reserve Bank of India.
4. What are the Function of Commercial Banks?
5. What are the precautions to be taken Banker while lending money against Account Receivable?
6. Explain the Methods of Credit Control by RBI?
7. Explain the Role of Commercial Bank in the economic development of a Nation.
8. What are the different types of Mortgages?
9. What is Endorsement? What are the Different kinds of Endorsement?
10. What is meant by dishonor of cheque? What are the circumstances in which it is allowed?
11. Explain the role of commercial banks in economic development.
12. Discuss the various types of crossing.
13. Explain the statutory protection available to paying banker.
14. What are the rights and duties of a collecting banker?
15. Explain the various functions of Central banking.
16. What is Endorsement? Explain the kind of Endorsement.
17. What do you mean by credit creation? Explain the Process of Credit creation.
18. Explain the salient features of Banking Regulation Act, 1949.
19. Discuss the role of Commercial banking in the development of the country in the new millennium.