**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BENGALURU -27**

Registration Number:

Date & Session

**B.Com – V SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**BCDEB5518- BANKING LAW & PRACTICE**

**Time: 2 ½ Hours Max Marks: 70**

**This paper contains 2 printed pages and 4 parts**

**Section A**

I. Answer any **five** of the following  **(5 X 2 = 10marks)**

1. What is garnishee order?
2. Mention any two types of negotiable instruments.
3. Who is a banker?
4. What is asset liability management?
5. State any two precautions of a paying banker.
6. List any four types of customers in banks.

**Section B**

II. Answer any **three** of the following **(3 x 5 = 15 marks)**

1. Write a note on types of endorsement.
2. Outline the statutory protection of collecting banker.
3. Summarize joint account along with its types.
4. Briefly explain different types of cheques.

**Section C**

III. Answer any **two** of the following **(2 x 15 = 30 marks)**

1. Discuss the relationship between banker and customer.
2. What is NPA? Explain its classification, causes, provisions and impact.
3. Compare and contrast the procedure of opening a bank account for Partnership firm & Company.

**Section D**

IV **Answer the following (1 X 15 = 15 marks)**

1. By means of fall preference A has obtained from B a cheque crossed “not negotiable” he took that cheque to a bank (other than drawee bank) which paid it. B sues the bank for conversion.
   1. Briefly explain the reasons to dishonor a cheque (7 marks)
   2. Discuss different types of crossing of cheque (8 marks)