

SEAT No. \_\_\_\_\_

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# SARDAR PATEL UNIVERSITY

S.Y.BCOM (Honors) (CB&I) SEM: 3<sup>TH</sup> (III) Examination (CBCS)

8<sup>th</sup> January, Friday

Time: 02:00 A.M. To 04:00 P.M.

Subject Code: UB03DCOH53

LAW & PRACTICE OF BANKING

TOTAL MARKS: 70

NOTE: (A) ATTEMPT ANY 04 QUESTIONS OUT OF 08  
(B) ALL QUESTIONS CARRY EQUAL MARKS

- Q.1. Who are different types of customers can open the bank account.
- Q. 2. (A) Explain the Procedure to Opening an Account in Bank.  
(B) Short Note: Power of Attorney.
- Q. 3. (A) What are different types of NEGOTIABLE INSTRUMENTS? Explain them with figure and parties.  
(B) What is "CROSSING" of cheque? Explain various types of crossing on Cheque.
- Q.4 (A) What is "ENDORSEMENT" Negotiable Instrument Act, 1881? Its features and Various types of endorsement.  
(B) Solve Abbreviation: 1. SWIFT 2. NEFT 3. RTGS 4. OTP 5. CASA
- Q.5 (A) Short note on: Termination of Banker and customer Relationship.  
(B) Discuss various relationships between bankers and customers.
- Q.6. What is Collecting Banker? Explain the duties and responsibilities of a collecting banker.
- Q.7 (A) Short note on: RTGS and NEFT  
(B) Locker facility offered by banks.
- Q.8 (A) What is remittance facility? Explain various methods of remittance.  
(B) Short Note On: Clearing System in India.

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