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Section 49-A of Banking regulation Act makes provisions for (a) declaration of bank rate (b) restrictions on the type of business that the banks cannot undertake (c) no person other than a bank is authorized to accept deposits withdraw able by cheque (d) acceptance of deposits by banks.

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When the customer's signature on the cheque is forged there is no mandate to the bank to pay. As such a banker is not entitled to debit the customer's account on such forged cheque. 2. In a joint account if one of the signatures is forged than there is no mandate and banker can not make payment.

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