-48-

III Semester B.Com. Examination, November/December 2015 (Semester Scheme) (2013 –14 and Onwards) (Repeaters) COMMERCE

3.5 : Banking Law and Operations

Time: 3 Hours Max. Marks: 100

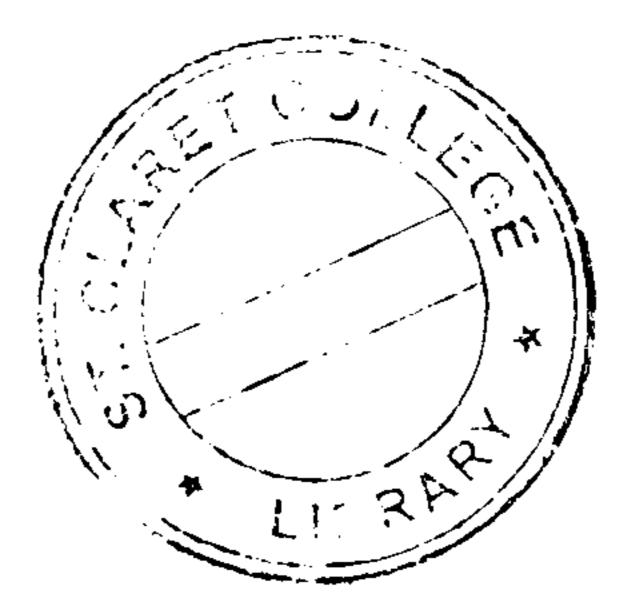
Instruction: Answers should be written completely either in English or in Kannada.

SECTION - A

Answer any 10 of the following. Each sub-question carries 2 marks.

 $(10 \times 2 = 20)$

- 1. a) Define a Cheque.
 - b) What is a 'Garnishee Order'?
 - c) What is banker's particular lien?
 - d) What is Endorsement?
 - e) What is Material alteration?
 - f) What is Bank Overdraft?
 - g) What is Standing Instruction?
 - h) State the ruling in Clayton's case.
 - i) Expand F.C.N.R. and A.T.M.
 - j) What is a Joint Account?
 - k) What is a Specimen Signature?
 - I) What is Cash Credit?





SECTION - B

Answer any 4 of the following. Each question carries 8 marks.

 $(4 \times 8 = 32)$

- 2. What are the agency services rendered by a banker?
- 3. Explain the duties of the collecting banker.
- 4. What precautions should be taken by a banker while opening and conducting of an account in the name of a minor?
- 5. State the innovative services of a modern banker.
- 6. Briefly explain the principles of good lending by Commercial Bank.

SECTION - C

Answer any 3 of the following. Each question carries 16 marks.

 $(3 \times 16 = 48)$

- 7. Explain the special features of a banker-customer relationship.
- 8. Explain the precautions a banker should take while honouring cheques.
- 9. Explain precautions to be taken by a banker while opening an account in the name of
 - a) HUF.
 - b) Trust.
 - c) Partnership Firm.
- 10. Explain the various types of bank advances.