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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.

(10×2 = 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 ?
- l) What is Cash Credit ?



P.T.O.



SECTION – B

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

(4×8 = 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.

(3×16 = 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.