



NS – 429

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III Semester B.Com. Examination, November/December 2016  
(Semester Scheme) (Repeaters) (2013 – 14 & Onwards)

Commerce

3.5 : BANKING LAW AND OPERATIONS

Time : 3 Hours

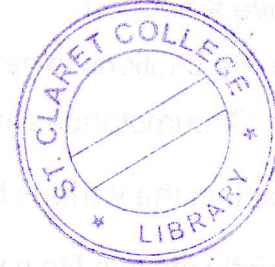
Max. Marks : 100

**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) Who is a customer ?
- b) What is particular lien ?
- c) What is meant by material alteration of cheque ?
- d) What is blank endorsement ?
- e) Who is a collecting banker ?
- f) What is meant by 'dishonour of cheque' ?
- g) What is Cash Credit ?
- h) Who is a Trustee ?
- i) Who is a Creditor ?
- j) What do you mean by partnership firm ?
- k) Give the meaning of Internet Banking.
- l) Expand FNCR.



SECTION – B

Answer **any 4** of the following questions. **Each** question carries **8** marks. (4×8=32)

2. Give a note on Banker's Right of Lien.
3. Briefly explain different types of cheques.

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4. Explain the duties of collecting banker.
5. Explain the principles of lending by commercial banks.
6. What are the precautions to be taken by a banker while opening an account of a minor ?

SECTION - C

Answer **any 3** of the following questions. **Each** question carries **16** marks. **(3×16=48)**

7. Briefly explain the special relationship between banker and customer.
8. Give a note on :
  - a) Precautions to be taken by paying banker while honouring customer's cheques.
  - b) Circumstances in which the cheque must be dishonoured by paying banker.
9. Explain the various forms of lending provided by commercial banks.
10. Briefly explain New Banking Innovations.