
Time : 3 Hours Max. Marks : 70

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

SELECTION – A

Answer any 5 of the following. Each question carries 2 marks. (5x2=10)

1. a) What is General Lien?

b) What is wrongful dishonour of cheque?

c) What is ‘payment in due-course’?

d) Who is a Minor?

e) What is overdraft?

f) What is material alteration?

g) Expand RTGS and MICR.

SELECTION – B

Answer any 3 of the following. Each question carries 6 marks. (3x6=18)

2. What are the differences between Promissory Note and Cheque?

3. What are the precautions to be taken by collecting banker as a holder for value.

4. What are the precautions to be taken by a banker while opening the account in the name of joint stock company.

5. What are the principles of Bank lending?

6. What are the advantages of credit card?

P.T.O.
SECTION – C

Answer any 3 of the following. Each question carries 14 marks. \[3 \times 14 = 42\]

7. Explain the special relationship between banker and customer.

8. What is endorsement? Explain the various types of endorsement.

9. Who is a paying banker? Explain the statutory protection available to paying banker.

10. Explain the different types of bank accounts.

11. Write short notes on:
   a) Internet banking
   b) ATM.

\[\text{marks} = 5\]

1. a) What is mean by \textit{Cheque}\?
   b) What is mean by \textit{Cheque}\?
   c) \textit{"Cheque\} is a order}\?
   d) What is \textit{Cheque}\?
   e) What is \textit{Cheque}\?
   f) \textit{Cheque}\ is \textit{Cheque}\?
   g) \textit{RTGS} is \textit{MICR}?

\[\text{marks} = 6\]

2. \textit{Cheque}\ is \textit{Cheque}\?

3. \textit{Cheque}\ is \textit{Cheque}\?

\[\text{marks} = 6\]