II Semester B.Com. Examination, May 2017
(Fresher + Repeaters) (CBCS) (2014-15 and Onwards)
COMMERC
Paper – 2.5 : Banking Law and Operations

Time : 3 Hours  Max. Marks : 70

Instruction : Answer should be completely either in English or/and Kannada.

SECTION – A

Answer any five questions. Each question carries two marks. (5x2=10)

1. a) What do you mean by endorsement?
   किसाने किसान कहां राजा?

   b) What is special crossing?
   किसाने किसान कहां राजा?

   c) Define ‘promissory note’.
   किसाने किसान कहां राजा?

   d) What is mortgage?
   किसाने किसान कहां राजा?

   e) Expand RTGS and MICR.
   RTGS राजा चुंबन किसाने किसान कहां?

   f) What do you mean by Dishonour of cheque?
   किसाने किसान कहां राजा?

   g) Who are lunatic?
   किसाने किसान कहां राजा?

SECTION – B

Answer any three questions. Each question carries six marks. (3x6=18)

2. What is negotiable instrument? Explain its features.
   किसाने किसान कहां राजा?

3. Distinguish between overdraft and cash credits.
   किसाने किसान कहां राजा?
4. What are the advantages of credit cards?

5. What are the consequences of wrongful dishonour of cheque?

6. Distinguish between general lien and particular lien.

SECTION C

Answer any three questions. Each question carries fourteen marks. (3x14=42)

7. Who is Paying Banker? Explain the statutory protection available to the Paying Banker.

8. State the different type of Bank Accounts and explain the procedure in opening and operating the account of a minor.

9. Explain the different kinds of endorsement.

10. Briefly explain the relationship between the Banker and Customer.

11. Explain the principles of Bank lending in detail.