



DCBC – 204

II Semester B.Com. Examination, July/August 2024
(NEP) (Freshers and Repeaters)
COMMERCE
Law and Practice of Banking

Time : 2½ Hours

Max. Marks : 60

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

SECTION – A

Answer **any 5** of the following sub-questions. **Each** sub-question carries **2** marks.

(5×2=10)

1. a) What is Garnishee Order ?
- b) What are Bills of Exchange ?
- c) Who is a Minor ?
- d) Mention any two types of negotiable instruments.
- e) What is Tele Banking ?
- f) Expand EFT and KYC.
- g) What is M-Banking ?

SECTION – B

Answer **any 3** of the following questions. **Each** question carries **4** marks. **(3×4=12)**

2. What is Banker's right of lien ? What are the circumstances under which banker can't exercise his right of lien ?
3. What is crossing of cheques ? Explain types of crossing.
4. Explain the procedure to open a bank account by a joint stock company.
5. Explain the principles of lending.
6. Write a note on ATM Card.

P.T.O.



SECTION – C

Answer **any 3** of the following questions. **Each** question carries **10** marks. **(3×10=30)**

7. Explain the special relationship between banker and customer.
8. What are the functions of RBI ? Explain.
9. Write a note on :
 - a) Mobile Banking
 - b) Credit Card.
10. What is Endorsement ? Explain various types of Endorsement.
11. Explain the advantages and disadvantages of Internet Banking.

SECTION – D

Answer **any one** of the following questions. **Each** question carries **8** marks. **(1×8=8)**

12. a) What is Digital Banking ? Explain the role of digitalization in expanding the banking frontier.

OR

- b) “Central Bank is the Lender of Last Resort.” Justify this statement.

ಕನ್ನಡ ಆವೃತ್ತಿ

ವಿಭಾಗ – ಎ

ಕೆಳಗಿನ ಯಾವುದಾದರೂ ಐದು ಉಪ-ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ. ಪ್ರತಿ ಉಪ-ಪ್ರಶ್ನೆಗೆ ಎರಡು ಅಂಕಗಳು. **(5×2=10)**

1. ಎ) ಗಾರ್ನಿಶಿ ಆದೇಶ ಎಂದರೇನು ?
- ಬಿ) ಹುಂಡಿಗಳು ಎಂದರೇನು ?
- ಸಿ) ಅಪ್ರಾಪ್ತ ವಯಸ್ಕ ಎಂದರೆ ಯಾರು ?
- ಡಿ) ನೆಗೋಷಿಯೆಬಲ್ ಎನ್‌ಸ್ಟ್ರುಮೆಂಟ್ಸ್‌ನ ಯಾವುದಾದರೂ ಎರಡು ವಿಧಗಳನ್ನು ತಿಳಿಸಿ.
- ಇ) ಟೆಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ?
- ಎಫ್) EFT ಮತ್ತು KYC ಪದಗಳನ್ನು ವಿಸ್ತರಿಸಿ ಬರೆಯಿರಿ.
- ಜಿ) M-ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ?