



Register Number:

Date: 27/11/2020

ST. JOSEPH'S COLLEGE (AUTONOMOUS), BANGALORE-27

B. Com Regular –VSEMESTER

SEMESTER EXAMINATION: NOVEMBER 2020

BCDEB 5518 –BANKING LAW & PRACTICE

Time- 2 1/2 hrs

MaxMarks-70

This paper contains two printed pages and four parts

SECTION A

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

1. Define Banking.
2. Name the types of negotiable instruments.
3. Who is a paying banker?
4. Who is Karta?
5. Mention the components of core banking.
6. What is Net Interest Income? How is it calculated?

SECTION B

Answer any THREE of the following questions. Each question carries five marks. (3x5=15)

7. Brief out the features of a bank.
8. Describe the general and special crossing of cheques.
9. Highlight the statutory protection for collecting bankers.
10. State the procedure for opening a bank account for joint stock companies.

SECTION C

Answer any TWO of the following questions. Each question carries fifteen marks. (2x15=30)

11. Explain the rights and duties of a banker.
12. What is Endorsement of cheque? Explain its types.
13. Write short notes on the following:
 - a) Tools used by banks for ALM
 - b) Letter of credit

(7+8)

SECTION D

Answer the following compulsory question. The question carries fifteen marks. (1x15=15)

14. Briefly describe the principles of lending and various forms of lending. (7.5+7.5)

*****End of the paper*****

BCDEB 5518_A_20