

Model Question Paper - 1

Duration : 3 hours

Max . Marks : 70

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

SECTION - A

I. Answer any five questions. Each carries two marks:

(5 × 2 = 10)

- (a) Define Banking.
- (b) What is Joint Account?
- (c) Give the meaning of collecting banker as a Holder for Value.
- (d) What is Crossing of cheque?
- (e) Who is a Paying Banker?
- (f) What is a Commercial Letter of Credit?
- (g) Expand RTGS and NEFT.

SECTION - B

II. Answer any three questions. Each question carries five marks:

(3 × 5 = 15)

2. Briefly explain the precautions to be taken by the banker while opening and operating the minor's account.
3. What are the duties of a collecting banker?
4. Narrate the significant reasons for dishonor of a cheque.
5. State the advantages of Electronic Banking Services.

SECTION - C

III. Answer any three questions. Each question carries fifteen marks:

(3 × 15 = 45)

6. Briefly explain any four types of bank account holders.
7. Briefly explain the statutory protection to the collecting bankers as per Negotiable Instruments Act, 1881
8. What is Endorsement? Explain various types of Endorsement.
9. Explain the various principles of sound lending.



Model Question Papers - 2

Duration : 3 hours

Max . Marks : 70

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

SECTION - A

I. Answer any five of the following questions. Each question carries two marks: (5 × 2 = 10)

- (a) Define the term customer.
- (b) Give the meaning of banking.
- (c) Give the meaning of holder for value.
- (d) What is special crossing?
- (e) Give the meaning of endorsement.
- (f) What is mortgage?
- (g) What is Core Banking Solutions (CBS)?

SECTION - B

II. Answer any three of the following questions. Each question carries five marks: (3 × 5 = 15)

2. Distinguish between General Lien and Particular Lien.
3. What are the pre-cautions to be taken by the collecting bankers a holder for value?
4. What are the consequences of wrongful dishonor of a cheque?
5. Explain the advantages of E-wallet.

SECTION - C

III. Answer any three of the following questions. Each question carries fifteen marks: (3 × 15 = 45)

6. Explain the special relationship between banker and customer.
7. What are the duties of a collecting banker? Discuss the statutory protection to the collecting banker.
8. What is crossing of a cheque? Explain different types of crossing of cheque with examples.
9. Explain various types of loans.



MODEL QUESTION PAPER - 3

Duration : 3 hours

Max . Marks : 70

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

SECTION - A

I. Answer any five of the following questions. Each question carries two marks: (5 × 2=10)

- Who is an Executor?
- What is a garnishee order?
- Define Holder.
- What is Payment in Due Course?
- Who is a Paying Banker?
- What is Term Loan?
- State any two types of E-wallet.

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SECTION - B

II. Answer any three of the following questions. Each question carries five marks: (3 × 5 = 15)

- Explain the debtor and creditor relationship between banker and customer.
- Explain the legal aspects of collection of a cheque.
- Explain the liabilities of a paying banker.
- Explain the components, steps and applications of E- wallet.

SECTION - C

III. Answer any three of the following questions. Each question carries fifteen marks: (3 × 15=45)

- Briefly explain the banker's obligation to maintain secrecy of his customers account.
- What are the precautions to be taken by collecting banker as holder of value?
- Explain the precautions to be taken by the paying banker.
- What is priority sector lending? Explain its importance and state the common guidelines for priority sector loans.