

Second Year B.Com. Degree Examinations

October/November 2014

Directorate of Distance Education

COMMERCE

(DCB230) Paper: Banking Theory and Practice

Time: 3 hrs]

[Max.Marks: 70/80

Instructions to Candidates:

1. Students who have attended 30 Marks. IA Scheme will have to answer for total of 70 Marks.
30 CAPUMÁ DAVJ PÁ ¥ZwAíÁ° è SgZÁ «zÁyÖUMÁ 70 CAPUMÁ ¥hUWUE GvJ] ,Á°zÁ.
2. Students who have attended 20 Marks. IA Scheme will have to answer for total of 80 Marks.
20 CAPUMÁ DAVJ PÁ ¥ZwAíÁ° è SgZÁ «zÁyÖUMÁ 80 CAPUMÁ ¥hUWUE GvJ] ,Á°zÁ.
3. Note: Q. No. (14 or 15) in Section-D is compulsory for 80 Marks Scheme only.
80 CAPUMÁ 1Á«ÁEPJ UE «ÁUA-r EP gÁ°A ¥hB ,ASí 14 CxPÁ 15 PqÁÁíÁ.

SECTION – A «ÁUA – J

I. Answer any TWO questions. 5 Marks each. 2 X 5 = 10
ÁíÁ°zÁZgJE JgÁ ¥hUWUE GvJ] 1. vÁ 5 CAPUMÁ.

1. Define the term customer of a Bank.
ÁÁPI UÁP PÁ ¥ZP EÁB °ÁÁSÁ? 1.
2. Explain the rule of Clayton's case.
PÁI EÍ °ÁEPZP ÁÁíÁ WÁ°ÁÁÖEzÁ °ÁíÁ°Á°EÁB «°J 1.
3. Define Bill of Exchange and its features.
°ÁÁRÁíEÁB °ÁÁSÁ? °ÁvÁU CzÁÁ ©PÁE UÁEÁB w½ 1.
4. What is Banker's right of general lien?
ÁÁPÁEÁ ,ÁZÁgÁt ,ÁCÁEÁ° °PÁI JAZgÁEÁ?

SECTION – B «ÁUA – ©

II. Answer any THREE questions. 10 Marks each. 3 X 10 = 30
ÁíÁ°zÁZgJE °ÁÁEgÁ ¥hUWUE GvJ] 1. vÁ 10 CAPUMÁ.

5. Define endorsement of a cheque and explain different kinds of endorsement.
ZDíEÁ »ASgPÁ JAZgÁEÁ? »ASgPÁ «zÁ SUUMÁB «°J 1.
6. Briefly explain various types of Banks.
«zÁ ÁÁPÁUMÁ SUE ,ÁOÁP ÁV n¥ÁÁ SgÁ-Áj .

Contd... 2

7. 'Banker has an obligation to honour the customers' cheque' Discuss.
 'UAE PIA ZPIEAB a AEUE a IAQA a ZA ' AAPUEA d a A ' AJ ' ZAO 1.
8. What precautions the banker should take while dealing with
 a) Minor account b) Joint account
 F PIAVEA SAVUMAB a a D » A AUA ' AAPUEA VUEAPEVA APZA a AAeAUVE PIAUMAE?
 a) CFAA a AIA SAvE b) dAn SAVe
9. What are the features of Saving Bank account? Explain the steps taken by a Banker while opening Savings Bank account.
 G1/2VAAIA SAVAIa @PitUKA AIAAaPA? G1/2VAAIA SAVAIAB vGAIAA AUA CEAJ A APZA PIAUMAB «aj 1.

SECTION – C « 'AUA – 1

III. Answer any TWO questions. 15 Marks each. 2 X 15 = 30
 AIA a AZAZbKE JgbA YBUZUE Gvj 1. vA A 15 CAPUKA.

10. Define the term Banker. Explain the general relationship between Banker and Customer.
 'AAPUEI a ASi aAr. oAUME UAE PA a AVAO ' AAPUEI Ebae EgAa A AIAEA ASAZUMAB «aj 1.
11. Explain the functions of Commercial Banks.
 aAtida 'AAQEA PAIAOUMAB «aj 1.
12. Define cheque. Explain different types of crossing of cheque with example.
 ZPIEAB a ASa 1j. ZDIEA «ZAJ AwAIA gARTUMAB GZA o bLIAIEACUE «aj 1.
13. Discuss the obligation of Banker to maintain secrecy about his customers account.
 UAE PIEA SAVAIa «ajUMAB gPA P AVQA a ' AAPUEA o UEUAJ PAIEAB ZAO 1.

SECTION – D « 'AUA – r

Note:- Compulsory question for 80 Marks scheme.
 REZIEE- 80 CAPUKA YBYVBUUE EgA a PIAAIA YBUKA.

Answer any ONE of the following questions. 10 Marks each. 1 X 10 = 10
 AIA a AZAZbKE MAZA YBUUE Gvj 1. vA A 10 CAPUKA.

14. Who is paying Banker? Explain the duties of paying Banker.
 YA invZAgA ' AAPUEI JAZbE AIAAgA? YA invZAgA ' AAPUEA a IAQA a PAVD a UMAB «aj 1.
15. Explain the functions of RBI.
 j d a D ' AAQEA PAIAOUMAB «aj 1.
