



KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
KARWAR - 581301 (UTTARA KANNADA)
NAAC Re-accredited: B++ Grade, CGPA-2.99
☎-9113806659 email:-kwtdekarwar@gmail.com
Website: - www.divekarcollege.ac.in




2.3.1 Student centric methods, such as experiential learning, participative learning and problem solving methodologies are used for enhancing LEARNING EXPERIENCES.

Following are the details of infrastructural facilities available in the college for experiential, participative and problem solving techniques. The same is also uploaded on college website.

SL.NO.	PARTICULARS	PAGE. NO
1	COMPUTER LAB	1 - 6
2	COMMERCE LAB	7 - 11
3	LANGUAGE LAB	12 - 24
4	CASE STUDIES	25 - 33




PRINCIPAL
KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
KARWAR - 581301

Computer Lab



Karwar, Karnataka, India
R4HH+762, Karwar, Karnataka
581301, India
Lat 14.828309° Long 74.12785°





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Computer LAB Time Table 2020-21

Class& Subject: B.Com I (II Sem) Fundamentals of Computers
B.Com II (IV Sem) Computer Applications- I
B.ComIII (VI Sem) Computer Applications in Business

Timing	Mon	Tue	Wed	Thu	Fri	Sat
2.30p.m- 3.30p.m	Batch-1 1to 28 (B.Com I)	Batch-3 57 to 84 (B.Com I)	Batch-1 1to 25 (B.Com II)	Batch-3 51 to 75 (B.Com II)	Batch-1 1 to 22 (B.Com III)	Batch-3 45 to 67 (B.Com III)
3.30pm- 4.30pm	Batch-2 29 to 56 (B.Com I)	Batch-4 85 to 115 (B.Com I)	Batch-2 26 to 50 (B.Com II)	Batch-4 76 to 101 (B.Com II)	Batch-2 23 to 44 (B.Com III)	Batch-4 68 to 91 (B.Com III)


LAB Incharge


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DIVEKAR COLLEGE OF COMMERCE
KARWAR - 581 301

Computer LAB Time Table 2020-21

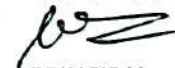
Class& Subject:

B.Com II (III Sem) Computer Applications- II

B.ComIII (V Sem) Computer Applications in Business

Timing	Mon	Tue	Wed	Thu	Fri	Sat
2.30p.m- 3.30p.m	Batch-1 1to 25 (B.Com II)	Batch-3 51 to 75 (B.Com II)	Batch-1 83 to 91 (B.Com II)	Batch-3 51 to 75 (B.Com II)	Batch-1 1 to 21 (B.Com III)	Batch-3 43 to 63 (B.Com III)
3.30pm- 4.30pm	Batch-2 26 to 50 (B.Com II)	Batch-4 76 to 101 (B.Com II)	—	Batch-4 76 to 101 (B.Com II)	Batch-2 22 to 42 (B.Com III)	Batch-4 64 to 82 (B.Com III)


LAB Incharge


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KARWAR - 581 301



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Commerce Lab

Today, commerce and business education is the second most attractive degree course after engineering. This is due to the quick placement and attractive salary obtains by the candidates. Employers prefer commerce graduates because conceptual/theoretical knowledge of business which is useful to the organizational activities and recruitment of such commerce degree candidates reduces the cost of training.

A dedicated Commerce lab for the benefit of staff and students has been initiated in the premises to develop global competency and keep them updated with recent practices in the business world. Commerce Lab provides practical exposure of the processes and procedures followed by organizations in conducting commercial practices. The lab provides practical orientation to students by linking the subject syllabi with practical training in the lab.

The Commerce Laboratory is equipped with the latest teaching aids such as projector, video camera and Laptop. Charts, Models, Magazines prepared by students are displayed for the benefit of all. The Lab is also used for interaction with the peers from other institutes. Students also participate in group discussions,



presentations, etc. arranged here from time to time. With the commerce lab, the college aims to stress on the importance of practical application of knowledge gained through theory, among students and faculty.

Role and Functions of Commerce Lab

- To provide practical exposure of the process, Procedure and practices followed by the organization in conducting commercial practices/businesses and expose the students with all forms/formats/ formalities.
- To provide practical orientation to students while teaching the subjects according to the syllabus by linking it with the Lab practical.
- To improve reasoning and analytical abilities of the students
- To create more interest among the students on the subject
- To make the students aware of availability and applicability of commerce documents for their day to day routine purposes.
- To equip the students with practical knowledge and develop entrepreneurial abilities to start own business or to get employment in the competitive job market.



- Societies, Trusts related documents.
- Mutual Funds and investments related – Forms/formats.
- Foreign trade (export and import documents).
- Small Business registration documents.
- Marketing and Advertising brochures/pamphlets/documents.
- Legal documents and Acts copies, including Right to Information Act.
- Annual Reports/Annual Accounts Reports of Companies.



[Signature]
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WARWAR - 581 301

Commercelab



List of Documents Displayed In Commerce Laboratory

- List of items used in the day to day banking (Forms, Formats, Challans, Vouchers and RBI guidelines)
 1. Deposits – Types (Forms/Challans/formats)
 2. Loans – Types (Forms/Challans/Formats)
 3. Financial Services- Including Foreign exchange remittances of Banks, Money exchanges/Western Money/MoneyGram) and Bancassurance etc. (Forms/Formats/Challans)
 4. E-Banking services (Forms/Formats/Challans)
 5. Accounting Vouchers and Computerized accounting manuals;
- Auditing (Forms/Formats/Challans)
- Taxation (Income tax, e-tax returns, Service tax and VAT Forms/Formats/Challans)
- Insurance (Life and General both) Business related – Forms/Formats/Documents.
- Sole trader related document copies.
- M.Com Projects Copies
- Business Letter, Tenders and Cash Memos
- Partnership Business related document copies.
- Joint stock Company (Formats/Certificates/Documents).
- Stock Exchange related – Forms/ formats and documents.
- Societies, Trusts related documents.
- Mutual Funds and investments related – Forms/formats.
- Foreign trade (export and import documents).
- Small Business registration documents.
- Marketing and Advertising brochures/pamphlets/documents.
- Legal documents and Acts copies, including Right to Information Act.
- Annual Reports/Annual Accounts Reports of Companies.



English
Language Lab

v5

- Basics of Grammar
 - Listening
 - Speaking
 - Reading
 - Writing
 - Phonetics
 - Vocabulary Builder
 - Soft Skills & Life Skills

* **Clarity:** The direct sound transmission gives step by step direction from the teacher to the heads of the students with crystal clear clarity.

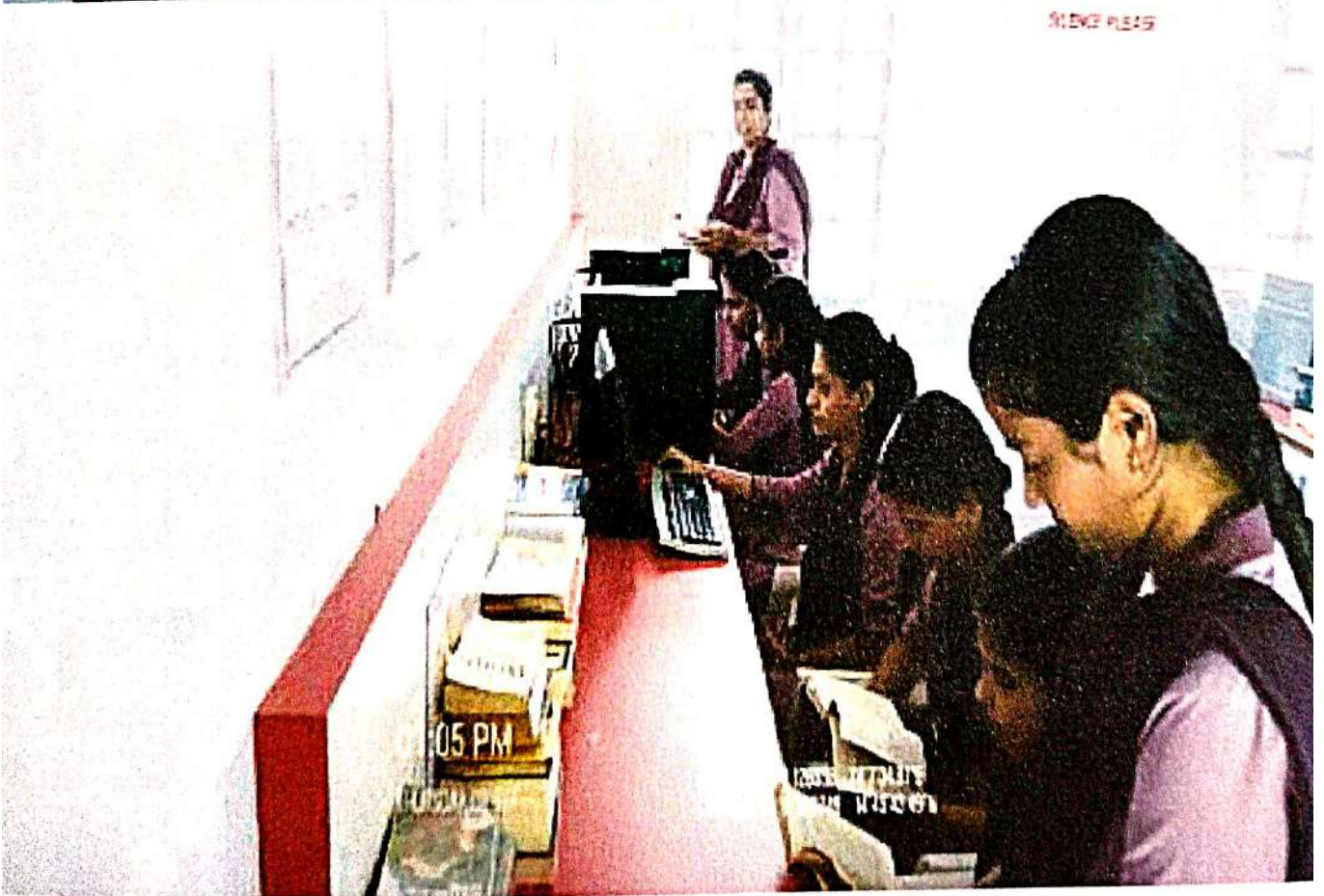
* **Software catch attention:** The Lab software is more attention absorbing for the students, where they are engaged with individual systems.



- * Comprehensive and analytical: The Lab increases the pace of comprehension as students coaching are purely based on the level of study.
- * Multiple idea: The Lab enable us to regulates the language through the different thoughts and ideas created in the mind of the students.
- * Effective learning: The lab provides to learn the foreign language practice in a focused setting that removes the feelings of self-consciousness.
- * Emphasis on various experience: By using text, audio and video can easily be integrated with actuality in everyday situations.
- * Group Guidance :It is easy to guide the groups by monitoring each student independently without disturbing the others students.
- * Self evaluation process: the students can do a periodical self evaluation to calculate the progress as well as evaluate his/her language with that of the professional.
- * Freedom of learning:access to resources beyond the timetable encourages independent learning.
- * Caretaker for learners: It care takes the learners to become accomplished at the language that they are learning.
- * Reduce or remove the fear: The automated learning environment removes one's fear and creates a happy learning condition.
- * Learn the need: The lab satisfy the need of the learner that is learning the language skills in an effective way.



LanguageLab





**KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE**

KARWAR - 581301 (UTTARA KANNADA)

NAAC Re-accredited - B Grade

☎-08202-226221 email:-kwdfcshriwar@gmail.com

Website:- www.divekarcollege.org



DATE: - 02.11.2020

NOTICE

This is to inform B. Com first year students that the department of English has designed a certified Add-on course titled Communicative English and interested students can enroll their names and they may take the benefit of it and Course syllabus and time table will be notified soon.


Lab Co-Ordinator




Principal
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Kanara Welfare Trust
Divekar College of Commerce
KARWAR - 581301



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KARWAR - 581301 (UTTARA KANNADA)
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☎-08382-225221 email:-kanadkarwar@gmail.com
Website- www.divekarcollege.ac.in



DATE:-10.11.2020

NOTICE

This is to inform all the students of the Communicative English that, the communicative English classes will start from 16th November 2020 to 29th December 2020. Students are informed to attend classes at 2.30pm to 3.30pm.

Lab Co-Ordinator



Principal
PRINCIPAL
Kanara Welfare Trust
Divekar College of Commerce
KARWAR - 581 301

Kanara Welfare Trust's
Divekar College of Commerce, Karwar
Language Lab Time table
Academic Year 2020-21

Date: 10-11-2020

Timing	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3.0- 3.30 pm	C.E	C.E	C.E	C.E	C.E	C.E


Lab Co-ordinator


Principal
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Divekar College of Commerce
KARWAR - 581 301






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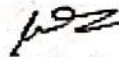
DATE:-25.12.2020

NOTICE

This is to inform to all the students that, the communicative English exam will be held from 30th December 2020 to 31st December 2020.


Lab Co-Ordinator




Principal
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Kanara Welfare Trust's
Divekar College of Commerce
KARIWAR - 581 301

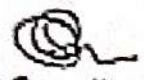
Kanara Welfare Trust's
Divekar College of Commerce, Karwar

Language Lab Exam Time table

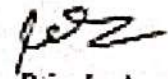
Academic Year 2020-21

Date: 25-12-2020

Date	Subject	Timing
30/12/2020	Theory Exam	2:00 to 5:00 pm
31/12/2020	Viva	3:00 to 5:00 pm



Lab Co-ordinator



Principal
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Kanara Welfare Trust's
Divekar College of Commerce
KARWAR - 581 301



B.Com - 1st sem

SUBJECT

NAME OF LECT. WITH CLASS

Roll No	Name of Students	Month & Date												Total Periods Attended																		
		1	2	3	4	5	6	7	8	9	10	11	12																			
01	Aabom Shakh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
03	Aditya Negor	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
05	Akshaya Borkar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
07	Arifa Merali	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
09	Anusha Taktar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
11	Arpita Parit	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
12	Ashika Shakh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
14	Ayush Borkar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
16	Ciya Majinkar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	Deepika Shinde	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
20	Deepa Suryakumar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
22	Fardus Sayed	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
23	Fiza Shaikh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
26	Gautami Nikam	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
29	Jaswida Lopic	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
32	Parvati Pawar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
39	Prashant Nait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
61	Rahul Salunkhe	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
81	Shaham Nait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
88	Vaishnavi Vernekar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
94	Nishant Nait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
102	Radhika Joshi	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
105	Soni Anshu	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
109	Ujjwal Deshpande	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
109	Mohammed Siddiq	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
118	Anshu Shukla	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
111	Nishant K.S.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
113	Shreshank Kumar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
115	Fariya Shaikh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	Vijay	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

Roll No	Name of Students	Month & Date												Total Periods Attended																		
		1	2	3	4	5	6	7	8	9	10	11	12																			
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11	Arpita Parit	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
12	Ashika Shakh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
14	Ayush Borkar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
16	Ciya Majinkar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
18	Deepika Shinde	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
20	Deepa Suryakumar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
22	Fardus Sayed	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
23	Fiza Shaikh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
26	Gautami Nikam	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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32	Parvati Pawar	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
39	Prashant Nait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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94	Nishant Nait	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28			

**Kanara Welfare Trust's
Divekar college of Commerce, Karwar
Communicative English Result Sheet
Academic Year 2020-21**

Sl. No.	Roll No.	Name of the Student	Marks Obtained	Max. Marks	Total Marks
1	1	AAFAM SHAIKH	98	100	98
2	3	ADITYA NAGEKAR	88	100	88
3	5	AKSHATA GOVEKAR	98	100	98
4	7	ANITA MARATI	89	100	89
5	9	ANUSHA TALEKAR	86	100	86
6	11	ARPITA P.	85	100	85
7	12	ARSHIYA SHAIKH	87	100	87
8	14	ARYAN VERNEKAR	88	100	88
9	16	CIYA GAJINKAR	87	100	87
10	18	DEEPIKA BHOVI	82	100	82
11	20	DEEPTI.S	98	100	98
12	22	FARDEEN SAYED	85	100	85
13	23	FIZA SHAIKH	89	100	89
14	26	GOUTAMI NILAVAR	98	100	98
15	29	JESSILDA LOPIS	83	100	83
16	52	PARVATI POWAR	82	100	82
17	58	PRATAM NAIK	85	100	85
18	61	RAHIL SOLANKI	85	100	85
19	81	SHUBHAM NAIK	84	100	84
20	88	VAIBHAV VERNEKAR	98	100	98
21	94	VISHAL NAIK	81	100	81
22	102	RATIKA JOSHI	86	100	86
23	105	SONI AMBIG	91	100	91
24	108	VILMA DSILVA	85	100	85
25	109	MOHAMMED SIDDIQUI	75	100	75
26	110	ANISH SHET	84	100	84
27	11	NITHIN K.S	88	100	88
28	113	SHASHANK KUMAR	98	100	98
29	115	FATIYA SHAIKH	85	100	85
30	91	VILAS	98	100	98



[Signature]
PRINCIPAL
Kanara Welfare Trust's
Divekar College of Commerce
KARWAR - 881 301

Certificate(SampleCopy)

**Kanara Welfare Trust's
DIVEKAR COLLEGE OF COMMERCE, KARWAR**



**DEPARTMENT OF ENGLISH
COMMUNICATIVE ENGLISH COURSE**

Certificate

This certificate is Proudly Presented to

has successfully completed a course in Communicative English

with the grade _____ in the year _____.

Date: _____
Place: _____

Staff In-charge

Principal

LanguageLab



KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
KARIWAR - 581301 (UTTARA KANNADA)
NAAC Re-accredited- B Grade
☎-08382-225221 email:-kwt@divekarcollege.com
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Date: 5-1-2021

Language Lab Report – 2020-2021

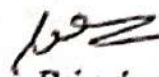
Language lab was established in the department of English in the year 2018-19. It was established for the students of the department of English from the first year to the final year of B.Com. The college administration and the principal supported for the establishment of the language lab. Principal Dr. Keshava K. G supported for the establishment of the lab. The Chairman of the institution Dr. S.P. Kamat supported wholeheartedly for the establishment of the Language lab

The object behind the establishment of the language lab was to facilitate language skills for the students of English Department. The language lab is helpful to the students of the English department for the development of communication skills and communication and written English. The software of the lab has included the Language skills and world famous biographies, average knowledge of Mathematics, General knowledge and average knowledge of natural sciences. Language lab runs with the regular schedule in college hours.

Timetable of the Language Lab is displayed on the notice board of the department. Practical examinations are conducted with one External examiner and a lecturer of the college. The examination is conducted online. One practical internal and one viva voce are also conducted for internal testing and guidance. The faculty of the department is allotted the responsibility for the engagement of the lab. Students

attendance is taken of every session. Eight computers are available for the students and one computer is available for the teacher as the master computer. In addition to that the department has one T. V. and library facility also. It is helpful for the students of the department for the improvement of English Language.


Lab Coordinator


Principal
PRINCIPAL
Kanara Welfare Trust's
Jirekar College of Commerce
KARNAR - 581 301



KANARA WELFARE TRUST'S
DIVEKAR COLLEGE OF COMMERCE
NAAC REACCREDITED - 'B' GRADE, CGPA - 2.76
KARWAR

ASSIGNMENT WORK BOOK

Academic Year 20 - 20

Name : Ghandrakala R. Gowda

Class : Room 11 year

Roll No.: 15

Subject: Law and practice of banking

Assignment 1

Topics

A) _____

B) _____

Assignment 1

Topics

A) _____

B) _____


Signature of Lecturer

Principal

Assignment-1

2014 - Case Study:-

As a Banker how you deal in the following cases. Give reasons.

a) A cheque dated 24 March 2014, is presented on 23rd March 2014.

→ It is a pre dated cheque. Banker cannot honour the cheque before the date.

b) A customer of a bank has kept his valuables for safe custody. Can you exercise a right of lien on valuables for the overdue debt of the customer?

→ Banker cannot exercise a right of lien. In this case, Banker and customer is relationship is Bailee and Bailor.

c) An Account payee crossed cheque is presented for payment over the counter.

→ Banker cannot honour the cheque at the counter. However banker insist to the customer present through account.

d) If a customer fails to maintain minimum balance.

→ If a customer fails to maintain minimum balance the banker should charge the fine for not maintaining minimum balance.

- e) A customer offers stock of goods stored in the warehouse as security for getting loan.
→ Banker was not a dealer or seller of goods, so he cannot take a security to a loan for his warehouse.

2015- Case Study :-

2] As a Manager of the Bank, How do you deal in the following situations?

a] A cheque dated 1-1-2014 presented for payment on 21-5-2014.

- It is a stale cheque. Banker cannot honour the cheque, because it is more than 3 months.

b] A cheque dated 1-4-2015 is presented for payment on 30-3-2015.

- It is a post dated cheque. Banker cannot honour the cheque before the date.

c] A cheque presented for payment is written in pencil.

- It is not valid. According to the rules the cheque should be written in pen or any ink only. As a manager of the bank we cannot honour the cheque.

2016- Case Study :-

3] As a banker how do you deal in following situations:-

a] Amount written in words and figures of a cheque differs and presented for payment
→ Cheque should be dishonoured.

b] A mutilated cheque is presented for payment.
→ If the passing of cheque is visible then cheque should be dishonoured if the passing of cheque is not be visible then cheque can be honoured in good faith.

c] A cheque is presented for payment but the customer has countermanded the payment.
→ When the customer has countermanded the payment then the bank obey his orders and has to stop payment.

Assignment-2

2017 - Case Study 1 -

Q] As a banker how do you deal with the following five reasons.

a] A cheque dated Jan 2nd 2017 is presented on April 5th 2017.

→ * It is a outdated cheque and therefore it should not be paid.

* It must be returned unpaid with remarks cheque - outdated.

* If he makes payment of this cheque, he/she not get any legal protection, as it is not a payment in due course.

b] A cheque dated 3rd May 2017 is presented on 2nd May 2017.

→ * It is a post dated cheque and therefore it should not be honoured by the banker.

* It must be returned unpaid with remarks cheque postdated.

* If he makes payment of this cheque, he/she not get any legal protection, as it is not a payment in due course.

c] A customer of a bank has kept his valuables for safe custody. Can you exercise a right of lien on valuable for the overdue debt of the customer.

→ * When banker accept valuables for safe custody purpose, he becomes a bailee. As per law a bailee, he cannot exercise his right of lien over such valuables.

* One should make a note here that the banker can enjoy lien only when he acts as a banker.

* When his position changes, he loses his right of lien.

d] A cheque presented for payment is written in pencil.

→ Hence it is an advise to the customer not to write the cheque in pencil. It is an established practice among the bankers to dishonour.

e] An Account Payee crossed cheque is presented for payment over the counter.

→ * When the cheque is crossed its payment cannot be made at the bank counter.

* Instead the proceeds of the cheque are credited to the customer's account and later, he will be allowed to withdraw cash by using his own cheque.

* Thus banker should not make payment of a crossed cheque over the counter.

2018 - Case Study:-

Q] As a banker, how do you deal with the following? Give reasons.

a] A cheque dated 28-03-2018 is presented for payment on 20-03-2018.

→ It is a pre-dated cheque. Banker cannot honour the cheque before the date.

b] A mutilated cheque of Rs. 5,000 is presented for payment.

→ If the passing of cheque is visible then the cheque should be dishonoured and if the passing of cheque is not be visible then cheque can be honoured in good faith.

c] A cheque bearing Rs. 5,500 in figures and Rupees five thousand in words is presented for payment.

→ The cheque should be dishonoured.

d] A crossed cheque presented for payment on the counter of the bank.

→ Crossed cheque should be paid through bank. First cheque amount should be deposited in the customer's bank account. Later on separate cheque should be received from customer for

- Q1] A cheque dated 28-12-2017 is presented for payment on 30-03-2018.
- It is a stale cheque. Banker cannot honour the cheque. Because the cheque is not deposited before 3 months.

2019 - Case Study :-

- Q2] As a banker, how you deal in the following cases? Give reasons.

- a] A customer of a bank has kept his valuables for safe custody, can you exercise a right of lien on the valuables for the overdue debt of the customer?

→ * When banker accept valuables for safe custody purpose, he becomes a bailee. As per law a bailee, he cannot exercise his right of lien over such valuables.

* One should make a note here that the banker can enjoy lien only when he acts as a banker.

* When his position changes, he loses his right of lien.

- b] An account payee crossed cheque is presented for payment over the counter.

→ * When the cheque is crossed its payment cannot be made at the bank counter.

* Instead the proceeds of the cheque are credited to the customer's account and later he will be allowed to withdraw cash by using his own cheque.

* Thus banker should not make payment of a crossed cheque over the counter.

c) A customer offers stock as goods stored in the warehouse as security for getting loan.
→ Banker was not a dealer or seller of goods so he cannot take a security to a loan for his warehouse.

d) A cheque is presented for payment but the customer has countermanded for the payment
→ When the customer has countermanded the payment then the bank obey his orders and has to stop payment.

e) Amount written in words and figures of a cheque differs and presented for payment.
→ The cheque should be dishonoured.