

JUNE / JULY - 2014

Duration : 3 Hours

Max. Marks : 100

1. Discuss origin and evolution of Banking Institution in India. **(Refer Page No. 3)**

b) Write a note on:

State Bank of India. **(Refer Page No. 54)**

OR

U.T.I.(AXIS Bank) **(Refer Page No. 68-F)**

2. a) What do you mean by gilt-edged securities? What are the advantage and disadvantage of these securities? **(Refer Page No. 203-C)**

OR

Explain the priority sectors of Credit Guarantee Schemes. **(Refer Page No. 174-A & 191-A)**

b) Write a note one:

Securitisation Act, 2002 **(Refer Page No. 203-A)**

OR

Special Banking Services. **(Refer Page No. 67 391-i)**

3. a) What is Negotiable Instrument? What are the kinds of Negotiable Instruments? How Negotiable Instruments are different from Transferable Instruments? **(Refer Page No. 250)**

OR

What is Endorsement? Explain different kinds of Endorsement. **(Refer Page No. 317)**

b) Write short note on:

Bills in sets **(Refer Page No. 268)**

OR

Payment for Honour. **(Refer Page No. 337)**

4. a) Who is a Banker? Explain General Relationship of Banker with his customer?**(Refer Page No. 69)**

OR

Discuss the precautions to be taken by the Banker while opening a new account by Joint Stock Company and Minor.**(Refer Page No. 132-A & 146)**

- b) Write short note on:

Garnishee Order.**(Refer Page No. 106)**

OR

Customer**(Refer Page No. 72)**

5. a) Write an explanatory note on Ancillary services of a Banker.**(Refer Page No. 391-i)**

OR

Discuss powers and functions of Banking Ombudsman.**(Refer Page No. 222)**

- b) Write note on:

Cyber Evidence**(Refer Page No. 391-A21)**

OR

E-Banking**(Refer Page No. 391-S)**



DECEMBER - 2014

Duration : 3 Hours

Max. Marks : 100

Instructions:

1. Answer **Q. No. 9** and any **five** of the remaining questions.
2. **Q. No.9** carries **20 marks** and the **remaining questions** carry **16 marks** each.
1. Explain the functions of Commercial Banks. Examine the recent trends in the functioning of Commercial Banks in India.**(Refer Page No. 62)**

2. Describe the role of Reserve Bank of India in the economic development of the country.**(Refer Page No. 35)** 3. Explain the objectives and features of Securitisation Act, 2002.**(Refer Page No. 203-A)**
4. What is Endorsement? Explain the different types of Endorsement.**(Refer Page No. 317)**
5. Discuss the Banker's obligation to maintain the secrecy of the customer's account.**(Refer Page No. 79)**
6. What precautions should a banker take in opening a new account in the name of a Minor and 'company'? **(Refer Page No. 134, 146)**
7. Discuss power and functions of Banking Ombudsman. **(Refer Page No. 222)**
8. Write short note on any two of the following:
 - a) State Bank of India.**(Refer Page No. 54)**
 - b) Special Banking Services**(Refer Page No. 391-i)**
 - c) A.T.M.**(Refer Page No. 391-A4)**

9. Solved any two of the following problems:

- a) Mr. Shankar could't present the cheque received from his friend due to busy schedule. The period limitation is about to expire on a day which happens to be a holiday. Advice Mr. Shankar.**(Refer Banking Law Volume - II - Separate Book)**
- b) 'X' and 'Y' maintain a Joint Savings Bank Account. 'Y' informs the bank that 'X' is dead and produces a death certificate thereof 'Y' requests the banker for the payment to him of the balance in the account. What would you do as a banker? Decide.**(Refer Banking Law Volume - II - Separate Book)**
- c) A customer of a Canara Bank approaches another branch of the same Bank for loan facility against F.D. receipt of Rs.1,00,000.00 issued in his favour. Decide.**(Refer Banking Law Volume - II - Separate Book)**



