



- Notes :
1. Attempt **eight** questions in all including **Q. 1** which is compulsory.
 2. All questions carry equal marks.
 3. Indicate Appropriate Q. No. While answering.

1. Choose the appropriate alternative for the following.
- i) Banking services delivered to a customer by means of a computer control system that does not directly invoke banks branch is called?
 - a) Universal Banking
 - b) Virtual banking
 - c) Narrow banking
 - d) None of the above
 - ii) Who was the First Governor of RBI
 - a) Osborn Smith
 - b) C.D. Deshmukh
 - c) B.R. Rao
 - d) None of these
 - iii) With reference to a cheque which of the following is the 'drawee bank'.
 - a) The bank that collects cheque
 - b) The payee's bank
 - c) The endorsee's bank
 - d) The bank of the Drawer of the Cheque
 - iv) Interest on the Saving Account is now calculated by the bank on.
 - a) Minimum balance during the month
 - b) Minimum balance during 7th to last date of the month
 - c) Minimum balance during 10th to last date of the month
 - d) Daily product basis
 - v) Regional Rural Bank are classified as
 - a) Subsidiaries to NABARD
 - b) Public Bank
 - c) Scheduled Commercial Bank
 - d) None of the above
 - vi) Banking Ombudsman is appointed by
 - a) RBI
 - b) President of India
 - c) Finance Minister
 - d) Government of India
 - vii) Money deposited at a bank that cannot be withdrawn for at fixed period of time is known as -----
 - a) Term deposit
 - b) Saving Bank deposit
 - c) Current Deposit
 - d) None of the above
 - viii) RBI was established in 1935 pursuant to recommendation of
 - a) The Hilton Young Commission
 - b) Talwar Committee
 - c) Gorwala Committee
 - d) None of these
 - ix) One Rupee note and all coins issued by -----
 - a) RBI
 - b) Central Government
 - c) Central and state Government Collectively
 - d) None of the above

- x) The first exercise for Nationalization of banks was done on
- | | |
|---------------------------------|-------------------------------|
| a) 19 th July 1969 | b) 19 th July 1970 |
| c) 15 th August 1969 | d) None of these |

2. Write short notes on **any two** of the following.

- i) Functions of Commercial Bank.
- ii) E-Banking.
- iii) Customers duty toward his banker.
- iv) Right to Lien.

3. Discuss the evolution of Banking Institution in India.

4. Explain the Salient features of Banking Regulation Act, 1949.

5. Give the Composition of Reserve Bank of India. Explain the functions of Reserve Bank of India.

6. Explain precautions to be taken by a banker while lending against goods.

7. Define holder and holder in due course. What are the privileges of holder in due course?

8. What is Garnishee Order? Discuss the procedure of obtaining the Garnishee Order.

9. Discuss the Penal provisions under Negotiable Instrument Act and Banker's Book Evidence Act.

10. Discuss Composition, power and functions of Banking Ombudsman.

11. Who is special type of customer to a Bank? What precautions should a banker take in opening a new account in the name of a Minor and company?

12. a) What are the Ancillary Services rendered by a banker?
b) What is Noting and Protest?
