



SECTION – A

Answer **any eight** of the following sub-questions in **not more than four lines each**.

Each sub-question carries **2** marks.

(2×8=16)

1. a) What do you mean by Investment bank ?
- b) What is a Central Bank ?
- c) Give the meaning of mixed banking.
- d) Expand : i) CRR ii) SLR.
- e) What is cancellation of crossing ?
- f) What is safe deposit locker ?
- g) Who is a 'NRI' ?
- h) Who is a collecting banker ?
 - i) What do you mean by mortgage ?
 - j) Name all the parties to a cheque.
- k) What do you mean by a credit card ?
- l) What is a stale cheque ?

SECTION – B

Answer **any three** of the following questions in **not more than 30 lines each**. **Each** question carries **8** marks.

(3×8=24)

2. Give a brief description of banking structure in India.
3. Explain the role of service area approach in rural development.
4. What is a pass book ? Analyse the effects of wrong entries in a pass book.
5. Briefly explain banker's precautions in dealing with the accounts of :
 - a) Minors
 - b) Partnership firms.
6. Discuss about mechanisation in banks and its benefits to the customers.



SECTION - C

Answer **any four** of the following questions in **not more than 3 pages each**.

Each question carries **15** marks.

(4×15=60)

7. Explain the functions of a Commercial Bank.
8. Discuss the various credit control techniques of Central Bank.
9. Under what circumstances cheques are dishonoured ? Analyse the consequences of wrongful dishonour.
10. Define “Banker” and “Customer”. Analyse the relationship between a banker and the customer.
11. Elaborate the principles a banker should follow while lending.
12. Write short notes on **any three** of the following :
 - a) Remittance of funds
 - b) Deposit mobilisation
 - c) Right of set-off
 - d) Motivation of bank staff
 - e) Narasimhan Committee report.