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**RECEIVING PAYMENT AND TRANSFER OF CASH AND CHEQUE IN
BANKING FOR STORAGE (PRACTICAL-III)****Marks**

1. As a banker how would you act in the following situations (any *five*) :— 25
- (a) A customer report to you about lost bearer cheque.
 - (b) A customer is asking for demand draft to be drawn upon some other bank.
 - (c) Mr. Ravi want at to transfer money from his current deposit account to fixed deposit account.
 - (d) A customer is asking for overdraft facility in saving deposit account in your bank.
 - (e) A customer fill amount in number in marathi and amount in words in English language, will you accept the cheque.
 - (f) A state cheque is presented for payment to your Bank.
 - (g) There is a surplus of Insurance policy amount available with the bank after adjustment of the amount in the overdraft account of the deceased borrower Mr. Kapil.
2. Answer the following questions (any *three*) :— 15
- (a) Prepare a statement of current account with your own particulars. Minimum four entires of deposits and four entries of with drawals are expected.
 - (b) Mr. Pawar has deposited a sum of rupees Ten Thousand only in a fixed deposit account with Bank of India Thane on 1st May, 2015 for one year 7% per annum. What will be the date of maturity ? Also the total amount of interest payble on it.
 - (c) Mr. Rishikesh wants to open Recurring Deposit A/c with Rs. 101 per month for 25 months.
 - (d) State the charge created while giving advances against following security :—
 - (i) Motor Vehicle (ii) Life Insurance Policy
 - (iii) Land and Building (iv) Goods
 - (v) Raw Material.

- | | Marks |
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| 3. Calculate due dates of the following Bills of Exchange (give workings) (consider days of grace.) :— | 20 |
| <p>(a) Bill of Exchange dated 5th April 2019, payable 2 months after date.</p> <p>(b) Bill of Exchange dated 1st January 2008, payable 50 days after date.</p> <p>(c) Bill of Exchange dated 12th July 2016, payable 1 month after date.</p> <p>(d) Bill of Exchange dated 2nd November 2019, payable 75 days after date.</p> <p>(e) Bill of Exchange dated 2nd January 2020, payable 20 days after date.</p> | |
| 4. On the basis of your visit to bank, explain account closing procedure of bank. | 10 |

OR

On the basis of your visit to bank describe the procedure of issue and encashment of bank demand draft.

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| 5. Prepare the following documents with suitable illustrations (any two) :— | 10 |
| <p>(a) Pay-in-slip</p> <p>(b) Travellers cheque</p> <p>(c) Withdrawal slip.</p> | |
| 6. (a) Viva on project prepare by students on a bank visit. | 10 |
| (b) Notebook and visit book prepared by students on syllabus. | 10 |
