





**(ENGLISH)**

[ TIME ALLOWED—3 HOURS ]

(MARKS—100)

**OPERATION IN THE BANK ACCOUNTING AND LOAN OPERATIONS,  
OTHER SERVICES OF A BANK (THEORY-II)****Marks**

1. (a) Fill in the blanks (any *five*) :— 5
- (i) Master key is also known as .....
  - (ii) A cheque is always drawn upon ..... banker.
  - (iii) Bank is ..... institution.
  - (iv) ..... is a currency of U. K.
  - (v) Land and building is considered an ..... property.
  - (vi) E-banking is basically ..... based.
- (b) State whether the following statements are *true* or *false* (any *five*) :— 5
- (i) In case of contract of guarantee the guarantors liability is primary.
  - (ii) Fixed Deposit Receipt is transferable.
  - (iii) In case of Hypothecation, the possession of goods not remains with borrower.
  - (iv) Overdraft facility is available on current account.
  - (v) Withdrawal slip is used for withdrawing cash from bank.
  - (vi) Trade within the country is domestic trade.
- (c) State the long forms of the following (any *five*) :— 5
- (i) L/c                      (ii) A/c                      (iii) A. T. M.
  - (iv) C. I. B. I. L.              (v) C. R. R.              (vi) E. M. I.
- (d) Match the following :— 5
- | ‘A’ Group              | ‘B’ Group                    |
|------------------------|------------------------------|
| (i) E-banking          | (a) Suitable for businessman |
| (ii) Current account   | (b) Safest cheque            |
| (iii) Crossed cheque   | (c) Electronics banking      |
| (iv) Currency of Japan | (d) Central bank             |
| (v) R. B. I.           | (e) Yen.                     |

[ Turn over

2. Attempt any *two* of the following :— 16
- (a) Define Cheque. Explain different types of cheques.
  - (b) Write a note on fixed deposit account.
  - (c) Features of good fungible security.
  - (d) State and explain the principle of good lending.
3. Attempt any *two* of the following :— 16
- (a) Secondary functions of commercial banks, explain.
  - (b) Advantages and disadvantages of E-banking ?
  - (c) What do you mean by secrecy of an account ? Explain in brief the circumstances under which the banker can disclose information about customers account.
  - (d) Explain different types of loans and advances granted by a bank.
4. Answer in brief of the following :— 16
- (a) Who is customer and its importance ?
  - (b) What is inward mail ? And explain its importance.
  - (c) Under which circumstances bank issued duplicate pass book to its customers.
  - (d) Define Bank. Explain any two types of banks.
5. Write short notes of the following (any *four*) :— 16
- (a) Withdrawal slip
  - (b) Joint account
  - (c) Standing instructions
  - (d) Importance of clearing house
  - (e) Educational loan.
6. Attempt any *two* of the following :— 16
- (a) Explain Banker - Customer Relationship.
  - (b) What is Foreign Trade ? Explain its importance.
  - (c) Explain features of contract of guarantee.
  - (d) Explain the miscellaneous services rendered by banker.
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