

**MAHARASHTRA STATE BOARD OF SKILL DEVELOPMENT EXAMINATION, MUMBAI**

Examination—July, 2020

## CERTIFICATE COURSE IN BANKING ASSISTANT

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(BEÚÉ MÖÉ—100)

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- [illegible]

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- $$4. \quad i f(0) \neq 0 \Rightarrow E n_{\alpha}^{\text{ar}} = E_{\alpha}^{\text{ar}} + E_{\alpha}^{(0)} S E + U J E i_{\alpha} = P e b h^{\text{ar}} S E O E d^{\text{ar}} r i f o \circ \{E\} o E o. \quad 10$$

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5.  $\text{affine} = \text{ndim}(\text{phi}) \cdot \text{dim}(\text{E}) - \text{dim}(\text{S} \cap \text{E}) - \text{dim}(\text{E} \cap \text{C}) - \text{dim}(\text{E} \cap \text{C} \cap \text{S})$  :— 10

(+) 00E2E0 00iEEd (Pass book)  
(E) 00iE 0E 0E0E0 (Fixed Deposit receipt)  
(E0) 0E0E0E0 (Pay-in- slip).

- $$6. \quad (+) \quad \frac{d}{dt} \left( \frac{1}{2} m \dot{x}^2 \right) = \frac{d}{dt} \left( \frac{1}{2} m \dot{x}^2 \right) + \frac{d}{dt} \left( \frac{1}{2} m \dot{x}^2 \right) = \frac{d}{dt} \left( \frac{1}{2} m \dot{x}^2 \right) \quad (10)$$

[illegible]

**OPERATIONS IN BANK ACCOUNTING AND LOAN OPERATIONS,  
OTHER SERVICES OF A BANK (PRACTICAL-II)**

- |  | <b>Marks</b> |
|--|--------------|
| 1. As a banker how would you act in the following situations (any <i>five</i> ) :—   | 25           |
| <p>(a) Mr. Ganesh approaches you for a loan of Rs. 25,000 against the security of shares of your bank. As a branch manager what decision you will take ? Why ?</p> <p>(b) Can a banker exercise a right of lien on securities or valuables lying in a safe deposit vault ? Why ?</p> <p>(c) Miss Bhakti Pandit demands to operate a safe deposit vault, hired by Mr. Dev pandit, with your Bank.</p> <p>(d) A cheque dated 28th March 2019 is presented for payment at the counter of bank on 26th March 2019.</p> <p>(e) A cheque dated 12th September 2019 is presented for payment at the counter of bank on 15th March 2020.</p> <p>(f) Mr. Rahul a customer, of your bank but his friend wants balance amount enquiry in Rahul's account.</p> <p>(g) Application received for renewal of fixed deposit.</p>                 |              |
| 2. Answer the following questions (any <i>three</i> ) :—   | 15           |
| <p>(a) Application received for opening a Current Account for a business firm with an introductory signature of Saving Account holder of the same bank.</p> <p>(b) A customer becomes the debtor if current account is overdrawn.</p> <p>(c) Explain clearing house is one of the function of Central Bank.</p> <p>(d) Explain procedure of Exchange of cash in bank.</p>  |              |
| 3. Attempt any <i>four</i> of the following :—   | 20           |
| <p>(a) A manufacturer approaches your bank for a loan and offers raw material as security. What would be the proper mode of charge on the security offered ? Give reason for your answer.</p> <p>(b) Is the collecting banker or paying banker affected by the crossing "Account Payee" only. Explain the effect of such a crossing.</p> <p>(c) A cashless account can be opened in the bank in the name of minors— True or false give reason.</p> <p>(d) The banker may give any information about his account holders account to the third person— True or false, give reason.</p> <p>(e) In India currency notes print by Central Bank of India (Reserve Bank of India) True or false, give reason.</p> <p>(f) A customer has to renew his safe deposit locker (As a banker how will you act in the following situation).</p> |              |

**Marks**

4. On the basis of your visit to bank, explain Current Account opening procedure. 10

*OR*

On the basis of your visit to bank, explain Outward clearing procedure of Bank.

5. Prepare the following documents with suitable illustrations (any *two*) :— 10
- (a) Pass Book
  - (b) Fixed Deposit Receipt
  - (c) Pay-in-slip.
6. (a) Project prepared by students on bank visit. 10
- (b) Notebook and Visit book prepared by students on syllabus. 10
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