

**Fundamentals of Banking**  
**(Revised course w.e.f. 2013-14)**

**Duration: 2hrs**

**Max Marks: 80**

**Instructions :**

1. All questions are compulsory
2. Start each new question on a fresh page
3. Figures to the right indicate maximum marks

1. Answer any four of the following. (4X4=16)
  - a. Garnishee order.
  - b. Liabilities of a bank.(any two)
  - c. Paying banker.
  - d. Termination of bank- customer relationship.
  - e. Bank as creditor.
  - f. RBI as a banker's bank.
  
2. Answer any four of the following. (4X4=16)
  - a. Types of cheques.(any two)
  - b. Features of negotiable instruments (any two).
  - c. Kinds of endorsement.(any two)
  - d. Bank as debtor.
  - e. Main objectives of RBI.(any four)
  - f. RBI as a banker to the government.
  
3.
  - a. Discuss the various rights of a banker. (12)

**OR**

  - b. Who is collecting banker? Explain the duties' and responsibilities of collecting banker. (12)
  
4.
  - a. Explain the quantitative instruments of RBI's monetary policy. (12)

**OR**

  - b. List all the sources of income and expenses of bank and explain them briefly. (12)
  
5.
  - a. Explain banking ombudsmen scheme. (12)

**OR**

  - b. Discuss briefly what are cheque and its essential features. (12)
  
6.
  - a. Discuss in short what is promissory note along with the example and list the essentials of promissory notes. (12)

**OR**

  - b. State and explain profitability and liquidity ratio. (12)