

**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)