

**INSTRUCTIONS:**

- All questions are compulsory.
- Figures to the right indicate maximum marks.
- Answer questions 1 & 2 in 100 words each and question 3 to 6 in 400 words each.
- Start each question on a fresh page.

**Q.1. Answer any four of the following:**

[4 x 4=16]

- Any four functions of a bank.
- Joint Accounts.
- Any four deficiencies in banking services under Consumer Protection Act.
- Any four Rights of a banker.
- Any four functions of CIBIL.
- Any four precautions taken by banks in dealing with a joint stock company.

**Q.2. Answer any four of the following:**

[4 x 4=16]

- Format of a bank's balance sheet.
- Statutory Liquidity Ratio.
- Narasimham committee Recommendations with respect to supervision and regulation of banks.
- Foreign banks and private banks.
- Cash Reserve Ratio.
- Non Performing Assets.

**Q.3 A.** Explain the debtor-creditor relationship between the banker and the customer.

[12]

OR

**Q.3 B. Answer briefly:**

[6 x 2=12]

- Termination of banker customer relationship.
- Define banker and customer.

**Q.4 A. Answer briefly:**

[6 x 2=12]

- Duties of a banker.
- Any two types of banking with their merits and demerits.

OR

**Q.4 B.** Explain reserve deposits and borrowings as they appear in a bank's balance sheet.

[12]

**Q.5 A.** Explain the various prudential norms implemented in Indian banks after banking reforms.

[12]

OR

**Q.5 B. Answer briefly:**

[6 x 2=12]

- Capital adequacy ratio.
- Deregulation of interest and prime lending rates.

**Q.6 A.** Explain the major provisions of the Banking Regulation Act 1949.

[12]

OR