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4 (Sem-5/CBCS) COM HE 4 (BNK)

2021

(Held in 2022)

COMMERCE

(Honours Elective)

Paper : COM-HE-5046

(Banking)

Full Marks : 80

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. (A) Choose the correct answer of the following : 1×10=10
 - (a) In which year was the Imperial Bank of India established ?
 - (i) 1920
 - (ii) 1921
 - (iii) 1930
 - (iv) 1935

Contd.

(b) Which *one* of the following is the first universal bank in India ?

- (i) SBI
- (ii) HDFC Bank
- (iii) AXIS Bank
- (iv) ICICI Bank

(c) Garnishee order is issued by

- (i) customer of the bank
- (ii) the banker
- (iii) the court
- (iv) None of the above

(d) Overdraft is granted

- (i) for short duration
- (ii) for medium duration
- (iii) for long duration
- (iv) All of the above

(e) In case of negotiable instruments, which person generally gets a good title ?

- (i) Holder of stolen instrument
- (ii) Finder of the lost instrument
- (iii) Holder in due course
- (iv) None of the above

(f) In which year was the Banking Regulation Act passed ?

- (i) 1921
- (ii) 1934
- (iii) 1935
- (iv) 1949

(g) "A banker's lien is particular lien." The statement is

- (i) Correct
- (ii) Incorrect

(h) "Advances of a bank represents its assets." The statement is

(i) Correct

(ii) Incorrect

(i) "A bill of exchange can be crossed." The statement is

(i) Correct

(ii) Incorrect

(j) "Banks can carry on trading activities." The statement is

(i) Correct

(ii) Incorrect

2. Answer the following questions : $2 \times 5 = 10$

(a) Write the full form of RTGS and NEFT.

(b) What are 'banking' and 'banking company' as per the Banking Regulation Act ?

(c) What is current account ?

(d) What is cash credit ?

(e) What is endorsement ?

3. Answer **any four** questions of the following in about **200** words each : $5 \times 4 = 20$

(a) Distinguish between public sector and private sector banks.

(b) Briefly discuss the general relationship between banker and customer.

(c) What is pledge ? State the essentials of a pledge.

(d) State the characteristics of negotiable instruments.

(e) Distinguish between cheque and bill of exchange.

(f) State the requirements as to minimum paid-up capital and reserves for banking companies incorporated in India.

4. Answer the following questions in about
600 words each : 10×4=40

(a) Describe the functions of a bank.

Or

Discuss the structure of commercial banks in India.

(b) State the procedure of opening a bank account in the name of a minor and a partnership firm.

Or

Discuss the special features of banker-customer relationship.

(c) Explain with examples, various types of crossing of cheques.

Or

Discuss the principles of sound lending.

(d) Discuss the powers of the Reserve Bank of India under the Banking Regulation Act, 1949.

Or

Describe the provisions of the Banking Regulation Act, 1949 in regard to

(i) licensing of banks, and

(ii) inspection of banking companies.