

MID TERM TEST

SUB: - Banking –II (Vocational)

DURATION:- 1 Hour

MARKS:-20

Q.1.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The Banking regulation Act was passed in the year _____. a) 1931 b) 1934 c) 1949 d) 1951	
B		Attempt the following in one word/phrase/	(1)
	1)	Name the authority which regulates banking system in India?	
C	1)	Attempt the following in about 50-60 words Enumerate cash reserve and statutory liquidity ratio	(3)
D		Attempt the following in about 150-160 words	(5)
	1)	What are the various regulatory restrictions on lending by banks	
Q.2.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	When the customer deposits a sum of money with the bank, with the restriction to use same for the specific purpose, then the banker is regarded as _____. e) Trustee f) Bailee g) Bailor h) Principal	
B		Attempt the following in one word/phrase/figure	(1)
	1)	State the term used to a banker, on accepting valuables and documents from a customer for a safe custody	
C	1)	Attempt the following in about 50-60 words Enumerate the special relationship between the Banker and customer	(3)
D		Attempt the following in about 150-160 words	(5)
	1)	Explain the bankers obligation towards its customers	
		OR	
		Elucidate in detail various rights enjoyed by the banker against the customer	

FIRST TERMINAL EXAM

SUB:- Banking –II(Vocational)

DURATION:- 2 Hours

MARKS:-40

Q.1.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The Banking system in India is regulated by _____. a) IRDA b) RBI c) SEBI d) NEFT	
B		Attempt the following in one sentence	(1)
	1)	Name the term which refers to the cash that all banks requires t maintain with Reserve Bank of India	
C	1)	Attempt the following in about 50-60 words	(3)
		State any three specialised financial institution created by RBI	
D		Attempt the following in about 150-160 words	(5)
	1)	What are the various essential functions performed by Reserve Bank of India	
Q.2.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	On accepting values and documents from customer for safe custody, the banker becomes _____. a) Beneficiary b) Bailor c) Bailee d) Principal	
B		Attempt the following in one word/phrase/figures	(1)
	1)	State the term used by the banker when customer deposits money with instruction to use it for specific purpose	
C	1)	Attempt the following in about 50-60 words	(3)
		What are the various features of primary general relationship between bankers and customer?	
D		Attempt the following in about 150-160 words	(5)
	1)	Explain various rights enjoyed by banker against customer OR Explain the Bankers obligation towards the customer	
Q.3.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The account holder is allowed to withdraw more than the resent balance is known as _____. a) Bank overdraft	

		b) Cash credit c) Loans d) Discounting of bills	
B		Attempt the following in one word/phrase/figure	(1)
	1)	Name the person who gives guarantee of loan	
C	1)	Attempt the following in about 50-60 words	(3)
		Narrate the advantages of cash credit	
D		Attempt the following in about 150-160 words	(5)
	1)	Explain the different types of mortgage	
		OR	
		What are the rights of a banker as a pledge	
Q.4.A		Attempt the following in one sentence	(1)
	1)	Define Letter of credit	
B		Attempt the following in about 30-40 words	(2)
	1)	Elucidate Bill of Lading	
C		Attempt the following in about 30-40 words	(2)
	1)	State any two precaution while making an advance against fixed deposit receipt	
D		Attempt the following in about 30-40 words	(2)
	1)	Enumerate the term Dock Warrant	
E		Attempt the following in about 50-60 words	(3)
	1)	Write a short note on Letter of commercial credit	

FINAL EXAM

SUB: - Banking –II (Vocational)

DURATION: - 2 Hours

MARKS:-50

Q.1.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The denomination of currency notes not issued by the RBI _____. a) Rupee Two b) Rupee Five c) Rupee Ten d) Rupee One	
B		Attempt the following in one word/phrase	(1)
	1)	What does the abbreviation FERA stands for?	
C	1)	Attempt the following in about 50-60 words	(3)
		State any three functions of RBI	
D		Attempt the following in about 150-160 words	(5)
	1)	Explain the different types of loans	
Q.2.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The currency of China is _____. a) Peso b) Yuan c) Dollar d) Pound	
B		Attempt the following in one word/phrase/figures	(1)
	1)	What is Foreign exchange rate	
C	1)	Attempt the following in about 50-60 words	(3)
		Explain the type of Agricultural finance?	
D		Attempt the following in about 150-160 words	(5)
	1)	Explain various rights enjoyed by banker against customer OR Explain the Bankers obligation towards the customer	
Q.3.A		Attempt the following in one sentence	(1)
	1)	Write the meaning E-banking	
B		Attempt the following in one word/phrase/figure	(1)
	1)	State the instrument that provides instant facility to its holders to purchase goods and services from the business establishment	
C	1)	Attempt the following in about 50-60 words	(3)

		Write any six disadvantages of E-banking	
D		Attempt the following in about 150-160 words	(5)
	1)	Explain the any three benefits of E-banking to banks	
		OR	
		What is Debit card? explain the advantage of Debit card	
Q.4.A		Choose the correct alternative from those given below to complete the statement and rewrite the same.	(1)
	1)	The sections of Banking regulation Act 1949 in which the secured loan defined is_____. e) Sec 10(n) a) Sec 13(n) b) Sec 6(n) c) Sec 5(n)	
B		Attempt the following in about 30-40 words	(2)
	1)	Explain the following a) General Lien b) Particular Lien	
C		Attempt the following in about 30-40 words	(2)
	1)	Explain briefly unsecured loan system	
D		Attempt the following in about 30-40 words	(2)
	1)	Distinguish between Contract of indemnity and guarantee (any two points)	
E		Attempt the following in about 50-60 words	(3)
	1)	Explain any three disadvantages of loan system	
Q.4.A		Answer the following in one sentence	(1)
	1)	Write the full form of SEBI	
B		Attempt the following in about 30-40 words	(2)
	1)	State any four parties who can pledge the goods	
C		Attempt the following in about 30-40 words	(2)
	1)	State any four objectives of financial market	
D		Attempt the following in about 30-40 words	(2)
	1)	Explain any two essentials for the development of money market in country	
E		Attempt the following in about 50-60 words	(3)
	1)	Explain any three suggestion for the elimination of drawbacks of the Indian Money market	

