

Exam. Code : 109103

Subject Code : 2237

B.Com. (Hons.) 3rd Semester

BANKING AND FINANCIAL SYSTEM

Paper—I

Time Allowed—Three Hours] [Maximum Marks—50

Note :—Attempt **FIVE** questions selecting at least **ONE** question from each section. The **fifth** question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. Discuss the procedure involved in opening of deposit account of the following type of depositors :
 - (a) Hindu Undivided Family
 - (b) Government and Public Bodies
 - (c) Trusts
 - (d) Minors.
2. “Banks have played a significant role in the agricultural and industrial development of the country” in the light of this statement, elaborate the role of banks in India.

SECTION—B

3. Write notes on the following :
 - (a) Ancillary Services of Banks
 - (b) Bouncing of Cheques and their Implications.

4. Discuss the duties and responsibilities of Paying and Collecting Banker. Also discuss the protection available to collecting banker under NI act.

SECTION—C

5. Discuss in detail the different modes of creating charge on securities.
6. “Credit Management and Credit Monitoring are an important part of bank loan recovery” elaborate this statement. Also discuss the tips for effective credit management and credit monitoring.

SECTION—D

7. Discuss recent development with respect to priority sector lending in India. Also analyse the impact of each of such developments.
8. Discuss the procedures and practices following by banks for advancement of Home Loans and Personal Loans.