

DAY - 18

SEAT NUMBER

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2023	III	16	1100	V - 566	(E)
<b>BANKING</b> <b>PAPER - II (A-5)</b>					
Time : 3 Hours		3 Pages		Max. Marks : 80	

*Instructions : (1) Attempt all questions.*

*(2) Figures to the right indicate full marks.*

### SECTION - 'A'

1. (A) Fill in the blanks :

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- (a) Standing instructions are given by \_\_\_\_\_.
- (b) Debenture holders are the \_\_\_\_\_ of company.
- (c) Banker's lien is always on \_\_\_\_\_ pledge.
- (d) In case of contract guarantee, the borrower's liability is \_\_\_\_\_.
- (e) Dock warrant is a \_\_\_\_\_ negotiable instrument.

(B) Answer in one or two lines each of the following :

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- (a) What is Floating Charges ?
- (b) What do you meant by Demand Loan ?
- (c) What is Margin ?
- (d) Who is Minor ?
- (e) What is Bank Rate ?

2. Answer in short any five of the following : 10
- (a) What is Guarantee ?
  - (b) What is surrender value of the Life Insurance Policy ?
  - (c) What is Unsecured Loan ?
  - (d) State any two special documents required by Bank while opening company's account
  - (e) What is General Lien ?
  - (f) Is debenture Better security than shares ?
  - (g) What is Cash Credit ?
  - (h) Who can pledge goods ?

3. Explain in brief any five of the following : 10
- (a) Pass-Book
  - (b) Assignment
  - (c) Right of Self-off
  - (d) Crop Loan
  - (e) Credit Card
  - (f) Pledge
  - (g) Indemnity
  - (h) Garnishee Order

4. What is Security ? Explain any six attributes of goods tangible security. 10

OR

4. What do you mean by secrecy of an Account ? Explain in brief the circumstances under which the banker can disclose information about customer's account. 10
5. What precautions should banker take in case of following securities ? (Any Two) 10
- (i) Land and Building
  - (ii) Documents of Title to Goods
  - (iii) Goods

OR

5. Define Banking. Explain the general relationship between Banker and Customer. 10

## SECTION - 'B'

6. (A) Draw specimens of the following documents with suitable illustration :  
(Any Two) 10
- (a) Fixed Deposit
  - (b) Demand Draft
  - (c) Recurring Deposit Pass-Book
- (B) State contents of the following documents : (Any One) 5
- (a) Specimen Signature Card
  - (b) Withdrawal Slip
7. With the help of your visit to the Bank, explain the procedure of opening and operating 'Safe Deposit Vault' in a Bank. 15

OR

7. (A) Suggest a suitable charges for the following securities with proper explanation :  
(Any Three) 9
- (a) Motor Vehicle
  - (b) Life Insurance Policy
  - (c) Gold
  - (d) Building
- (B) State true or false of the following statement with suitable reasons : 6
- (a) Bank can accept its own shares as securities.
  - (b) A Loan granted on a personal guarantee is an unsecured loan.
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