

DAY - **16** SEAT NUMBER 

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2023	III	14	1100	<b>V - 532</b>	(E)
<b>BANKING</b> <b>PAPER - I (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 of the following : 5
- (a) A Book has to prepare Profit and Loss Account under section \_\_\_\_\_ of the Banking Regulation Act, 1949.
  - (b) The drawee in a cheque is always \_\_\_\_\_ .
  - (c) In a bill of exchange \_\_\_\_\_ grace days are granted.
  - (d) Packing credit is usually granted up to \_\_\_\_\_ days.
  - (e) \_\_\_\_\_ is the currency of U.S.A.
- (B) Answer the following questions in one or two lines : 5
- (a) State any two Quasi Negotiable Instrument.
  - (b) What is an Allonge ?
  - (c) What is Rate of Exchange ?
  - (d) Who is Minor ?
  - (e) Who can cancel the crossing of the Cheque ?

2. Answer in short of the following : (Any Five) 10
- (a) State any two characteristics of a Bill of Exchange.
  - (b) What do you mean by clean letter of credit ?
  - (c) Mention any two methods of payment used in Foreign Trade.
  - (d) What is meant by 'Drawee in case of need' ?
  - (e) Define 'Promissory Note'.
  - (f) What is 'Certificate of Origin' ?
  - (g) Give any two reasons of Dishonour of Cheque.
  - (h) Write the names of any four Nationalised Bank.

3. Explain in brief of the following : (Any Five) 10
- (a) Marine Insurance
  - (b) Grace Days
  - (c) Holder in Due Course
  - (d) Parties in letter of credit.
  - (e) Packing Credit
  - (f) Double Crossing
  - (g) Explain only two items appearing on the income side of profit and loss account of Bank.
  - (h) Define Bank.

4. What is Profit and Loss Account ? Explain in brief items shown on expenditure side of the Profit and Loss Account of a Bank. 10

**OR**

4. Explain the important shipping documents used in Foreign Trade. 10

5. What is Negotiable Instrument ? Explain the parties of Promissory Note, Bill of Exchange and Cheque with explanation. 10

**OR**

5. (A) Distinguish any five points of 'Promissory Note and Bills of Exchange'. 5

- (B) Distinguish any five points of 'Domestic Trade and Foreign Trade'. 5

## SECTION - 'B'

6. (A) Give the specimens for any two of the followings with suitable illustration : 10
- (i) Time Bill of Exchange
  - (ii) Special Crossed Cheque
  - (iii) Joint Promissory Note
- (B) Give any five contents of the following documents : (Any One) 5
- (i) Saving Account Opening Application Form
  - (ii) Bill of Lading
7. On the basis of your visit to the Bank, explain Opening, Operating and Closing Recurring Deposit Account. 15

OR

7. Answer the following questions : 15
- (a) A cheque marked "Not Negotiable" is not transferable. Say whether this statement is true or false, giving reasons for your answer.
  - (b) Give the correct Endorsement for cheques payable to the order of the following :
    - (i) Dr. Ram Sabde
    - (ii) Mrs. Rakhi Gupta
    - (iii) Mr. Chetan Khurana
  - (c) Is a banker justified in insisting on an introduction before opening a current account.
  - (d) I promise to pay Rs. 5,000 within a week after my marriage with Malhar. (Is this statement is suitable for Promissory Note)
  - (e) Calculate the due date of bills of exchange :  
Bill dated 23rd November, 2019  
Payable after 2 months.