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14MBAFM301

Third Semester MBA Degree Examination, June/July 2016
Principles and Practices of Banking

Time: 3 hrs.

Max. Marks:100

SECTION - A

Note : Answer any FOUR questions from Q.No.1 to Q.No.7.

- 1 What is NEFT? (03 Marks)
- 2 What do you mean by ALM? (03 Marks)
- 3 Explain Promissory Note. (03 Marks)
- 4 What is Bank rate? (03 Marks)
- 5 Define L/C. (03 Marks)
- 6 What do you understand by Universal Banking? (03 Marks)
- 7 What are Non – scheduled banks? (03 Marks)

SECTION - B

Note : Answer any FOUR questions from Q.No.1 to Q.No.7.

- 1 Discuss the key elements of KYC policy. (07 Marks)
- 2 Who is NRI? Discuss the different types of accounts that can be opened by him/her. (07 Marks)
- 3 Enumerate the functions of commercial bank. (07 Marks)
- 4 What is Lending? Explain the principles of bank lending. (07 Marks)
- 5 A new – generation private bank wants to introduce hitech banking in rural India. List out the challenges and opportunities for the bank. (07 Marks)
- 6 Elaborate the various kinds of endorsement. (07 Marks)
- 7 Explain the functions of RBI. (07 Marks)

SECTION - C

Note : Answer any FOUR questions from Q.No.1 to Q.No.7.

- 1 Discuss the major features of Negotiable instrument. (10 Marks)
- 2 What is e – banking? Explain the advantages and disadvantages of e - banking. (10 Marks)
- 3 Elaborate the components of Bank's balance sheet. (10 Marks)
- 4 Discuss the provisions of Banking Regulation Act, 1949. (10 Marks)

Important Note : 1. On completing your answers, compulsorily draw diagonal cross lines on the remaining blank pages.
2. Any revealing of identification, appeal to evaluator and /or equations written eg, 42+8 = 50, will be treated as malpractice.



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- 5 Explain the types of charge created on assets. (10 Marks)
- 6 Discuss the types of relationship between Banker and customer. (10 Marks)
- 7 Explain the role and operations of EXIM Bank. (10 Marks)

SECTION - D
CASE STUDY – [Compulsory]

Questions :

1. Mr. Lakshimiraj has floated a new private limited company. Advice him on the documents required to open a current account. (05 Marks)
2. Mention any five nationalized and private commercial banks. (05 Marks)
3. Write any five essential features of a cheque. (05 Marks)
4. Describe any five differences between a debit card and a credit card. (05 Marks)
