

Home Assignment

Modern Banking Practices

Paper: 603 (Core paper)

B.Com 6th Semester

The figures in the margin indicate full marks for the questions

full marks: 50

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1. Choose the correct answer: 1×5=5
- (i) The large single items on the liabilities side of the bank balance sheet is :
 - (a) Capital
 - (b) Borrowings
 - (c) Deposits
 - (d) Investment
 - (ii) A banker's lien is:
 - (a) General lien
 - (b) Particular lien
 - (c) Negative lien
 - (d) All of the above.
 - (iii) If a cheque is crossed by the name of banker, such cheque is known by which of the following names:
 - (a) Generally crossed cheque
 - (b) Specially crossed cheque
 - (c) Banker's cheque
 - (d) All of the above
 - (iv) Scheduled banks are listed in the second schedule of the which Act?
 - (a) Reserve bank of India Act, 1935
 - (b) Negotiable Instrument Act, 1881
 - (c) Banking Regulation Act, 1949
 - (d) Indian companies Act, 1956
 - (v) Generally which banking system is followed in India?
 - (a) Unit banking System
 - (b) Chain banking system
 - (c) Branch banking system
 - (d) Group banking system
2. Answer the following questions:
(Answer within 30 words each) 2×5=10
- (i) What is capital adequacy norm?
 - (ii) Write the full form of NEFT, RTGS, VSATs, IFSC, and MICR
 - (iii) What is Non-performing Asset (NPA)?
 - (iv) Who can cross a cheque?
 - (v) Give the meaning of retail banking.
3. Answer any three questions of the following in about 200 words each: 5×3=15
- (i) Under what circumstances the payment of a cheque must be refused by a bank?
 - (ii) Give a specimen of a bank balance sheet with imaginary figure.
 - (iii) State the documents accepted by bank for customer's identification in relation to KYC.
 - (iv) Briefly state the precautions required to be taken by a banker in case of advances against the security of goods.
4. Answer any two of the following in about 600 words each: 10×2=20
- (i) State the major reforms in banking sector after implementation of new economic policy 1991 in India.
 - (ii) Distinguish between branch banking and unit banking system.
 - (iii) What are the types of Asset classified as per the prudential norms on income generation? Explain in details the management of non-performing assets of a bank.
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