

SEMESTER EXAMINATION-2021
CLASS – MBA/MBF III SEMSTER, SUBJECT- MANAGEMENT OF
BANKS

PAPER CODE:MBA-E310/MBF-E316/MBE-E335

Time: 3 hour

Max. Marks: 70

Min. Pass: 40%

Note: Question Paper is divided into two sections: **A and B**. Attempt both the sections as per given instructions.

SECTION-A (SHORT ANSWER TYPE QUESTIONS)

Instructions: Answer any five questions in about 150 words each. Each question carries six marks. (5 X 6 = 30 Marks)

- 1: What is the evolution of banking in India?
- 2: How is bank capital adequacy measured?
- 3: What is difference between cheque and bill of exchange?
- 4: Explain the reasons for dishonor of cheque?
- 5: What are the securities for bank lending?
- 6: What is difference between Pledge, Hypothecation and Mortgage?
- 7: Who is beneficiary in bank guarantee?
- 8: What is the process of a bank guarantee?
- 9: Explain the contemporary issues in bank management?
- 10: What are the main features of Negotiable Instrument Act 1881?

SECTION-B (LONG ANSWER TYPE QUESTIONS)

Instructions: Answer any FOUR questions in detail. Each question carries 10 marks. (4 X 10 = 40 Marks)

- 11: Why was the Banking Regulation Act, 1949 enacted? What can a bank not do under the Banking Regulation Act, 1949?
- 12: What is RBI Act 1934 and its objectives? How does RBI acts as a bankers bank?
- 13: What is meant by crossing a cheque? How do you cross a cheque?
- 14: How do banks ensure safety of their advances? Which of the following precautions should be taken by bankers about advances against real estate?
- 15: What is Letter of Credit? How many types of Letter of Credit?
- 16: What is relationship between banker customers? Which is the most important relationship between

banker and customer?

17: What are the capital adequacy requirements under Basel III? What are the types of capital in Basel III?

18: Who are the special customers of a bank? Why do partnership firms and joint stock companies establish a relationship with banks?