

NRT/KS/19/2973

Master of Science (M.Sc.) Fourth Semester (CBCS) (Computer Science) Examination

FOUNDATION : BANKING OPERATIONS AND SERVICES

Optional Paper—4

Paper—IV

Time : Three Hours]

[Maximum Marks : 80

- N.B. :—** (1) **All** questions are compulsory and carry equal marks.
(2) Draw neat and labelled diagrams wherever required.

EITHER

1. (a) Give overview of banking structure in India with the help of suitable charts. 8
(b) Discuss various rights of a banker in detail. 8

OR

- (c) Discuss Clayton's case. 8
(d) Explain the role of RBI in monetary management. 8

EITHER

2. (a) Explain different forms of cheques with help of suitable formats. 8
(b) Explain the following :
(i) Endorsement
(ii) Effect of Material Alterations. 8

OR

- (c) What are the various duties of collecting bank. 8
(d) Explain the following :
(i) Crossing of cheque
(ii) Not negotiable crossing of cheque. 8

EITHER

3. (a) Explain the concept of bills of exchange with the help of example. 8
(b) Discuss the salient features of Bank Drafts. 8

OR

- (c) Discuss various advances against securities. 8
(d) Explain the concept of hypothecation with the help of example. 8

EITHER

4. (a) Explain fee based and fund based services. 8
(b) Explain the following :
(i) Leasing
(ii) Hire Purchase. 8

OR

- (c) Discuss various merchant banking services. 8
(d) Explain the following :
(i) Insurance
(ii) Mutual Funds. 8

5. (a) What do you mean by insolvency of customer ? 4
(b) What are the effects of insufficiency of funds ? 4
(c) What is Accommodation Bill ? 4
(d) Explain the concept of Venture Capital. 4