

SE – 424



IV Semester B.Voc. Examination, September 2020
(CBCS) (2017-18 and Onwards) (Repeaters)
RETAIL MANAGEMENT
Paper-4.1 : Banking Law and Practice

Time : 3 Hours

Max. Marks : 70

Instruction : Answers should be written **only in English.**

SECTION – A

Answer **any five** of the following sub-questions. **Each** question carries 2 marks.

(5×2=10)

1. a) Define the term "Bank".
- b) What is Garnishee order?
- c) Mention the types of bank accounts.
- d) What is special crossing ?
- e) Give the meaning of "Material Alteration".
- f) What are Non-Performance Assets (NPA) ?
- g) Expand RTGS and MICR.

SECTION – B

Answer **any three** of the following questions. **Each** question carries 6 marks.

(3×6=18)

2. Banker is a dignified debtor. Explain.
3. What are the features of current account ?
4. Distinguish between promissory note and bills of exchange.
5. What are the duties and liabilities of a collecting banker as an agent ?
6. What are the advantages of internet banking ?

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SECTION – C

Answer **any three** of the following questions. **Each** question carries **14** marks.

(3×14=42)

7. Explain the special relationship between banker and customer.
8. Explain the principles of bank lending in detail.
9. What is endorsement ? Explain the kinds of endorsement.
10. Explain the mandatory functions of a paying banker.
11. Write a note on :
 - a) ATM
 - b) DEMAT
 - c) NEFT.

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