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Register Number:

6727

Name of the Candidate:

M.Com. DEGREE EXAMINATION December 2014

(EDUCATION MANAGEMENT)

(FIRST YEAR)

550: BANKING FOR EDUCATIONAL INSTITUTION ADMINISTRATORS

(Old Regulations)

Time: Three hours

Maximum: 100 marks

SECTION-A

Answer any FIVE questions

(5 × 8 = 40)

1. What is clearing house? What are its advantages?
2. What is the role of a banker as a trustee?
3. What are the features of FCNR deposits?
4. What is CRP? How does it affect the cash reserves of banks?
5. What is meant by registration of charges? What are the consequences of non-registration of charges?
6. What are the merits of FDR as security for a loan?
7. Define payment in Due course. Give an example for payment not made in due course.
8. What is sans recourse endorsement? How does it differ from conditional endorsement?

SECTION-B

Answer any THREE questions

(3 × 20 = 60)

9. Explain the process of credit creation. What are its limitations?
10. Explain the procedure to be adopted by a banker before opening a current account.
11. Elaborate the points to be borne in mind by a banker while opening and conducting an account in the name of a partnership firm.
12. Elaborate the various rights and duties of the banker as a mortgagee.
13. Define crossing. Explain its types.
