

Total No. of Pages: 1

6732

Register Number:

Name of the Candidate:

M.Com. DEGREE EXAMINATION, May 2015

(EDUCATION MANAGEMENT)

(SECOND YEAR)

210. BANKING FOR EDUCATIONAL INSTITUTION ADMINISTRATORS

(New Regulations)

Time: Three hours

Maximum: 100 marks

SECTION -A

(5 × 8 = 40)

Answer any FIVE questions

1. What is meant by Selective credit controls? Explain its different methods.
2. Explain the positive and negative aspects of nationalism of commercial banks.
3. Define the terms 'banker' and 'customer' and bring out the relationship that exists between them.
4. Explain the legal position of a banker with regard to a fixed deposit.
5. What steps should a banker take on receiving information regarding the death of a partner in a partnership firm?
6. Discuss the suitability of Life Insurance Policy as a security for a bank advance.
7. What do you understand by a Negotiable Instruments?
8. What is a conditional endorsement? State and explain its various forms.

SECTION -B

(3 × 20 = 60)

Answer any THREE questions

9. Do banks create credit? What are the limitations of bank to create credit?
 10. State and explain the bankers obligation to honour the cheque.
 11. Discuss the principles and practice of sound lending.
 12. Enumerate the advantages and disadvantages of goods as security for bank advances. Analyse the precautions to be taken in such cases.
 13. Distinguish between a 'holder' and a 'holder in due course'. State the rights and privileges of a holder in due course.
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