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Register Number:

Name of the Candidate:

### M.Com. DEGREE EXAMINATION, May 2015

#### (EDUCATION MANAGEMENT)

(FIRST YEAR)

#### 550. BANKING FOR EDUCATIONAL INSTITUTION ADMINISTRATORS

(Old Regulations)

Time: Three hours Maximum: 100 marks

# SECTION -A Answer any FIVE questions

 $(5 \times 8 = 40)$ 

- 1. What is credit creation? What are its forms?
- 2. Discuss the nature and functions of Central Bank.
- 3. Define 'Customer'. Discuss his debtor and Creditor relationship.
- 4. What is Cash Reserve? Discuss the factors to be determined Cash Reserve of Banks.
- 5. What are the types of borrowers?
- 6. What are Negotiable instruments? Explain its special features.
- 7. Explain 'Holder' and 'Holder in due course'
- 8. Define 'endorsement'. Discuss the different kinds of endorsement with suitable examples.

## Answer any THREE questions

 $(3 \times 20 = 60)$ 

- 9. Explain the role of commercial banks in the economic development of India.
- 10. Briefly discuss the different types of customer's account with the banker and its special features.
- 11. What do you understand by the term 'Sound Lending'? Explain the principles and practice of sound lending.
- 12. Explain the precautionary measures to be taken in respect of advance against goods, FDR and Book debts.
- 13. Discuss the statutory protection available to collecting banker.

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