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**(Printed Pages 3)**

Roll No. \_\_\_\_\_

## **CH-4/2831**

**B.Com. (Hons.) (Fourth Semester)**

**Examination, 2015**

**Banking Operations Management**

**(BCH-405)**

*Time Allowed : Three Hours ] [ Maximum Marks : 70*

**Note :** Attempt **five** questions in all. Question **No.1** is **compulsory**. Attempt **one** question from each unit.

1. Write short notes on the following:  $3 \times 10 = 30$ 
  - (a) Merits of Core Banking
  - (b) Objective of Money Market
  - (c) Concept of Time Value of Money
  - (d) Characteristics of good security
  - (e) Demerits of guarantee
  - (f) Concept of Asset Liability Management

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- (g) Employment of funds by Commercial Banks
- (h) Bearer Vs Order cheque
- (i) Technological development in Banks
- (j) Objectives of KYC

**Unit - I**

- 2. Explain Indian Financial System. Discuss its objectives and functions. 10
- 3. What is Credit Control? Discuss the quantitative and qualitative methods to control it. 10

**Unit - II**

- 4. What do you understand by "Collecting Banker"? Discuss the position of a collecting banker as : 10
  - (a) A Holder for value
  - (b) An agent of his Customer
- 5. Explain the following: 10
  - (a) Different Kinds of Crossing of a Cheque
  - (b) Different type of Endorsement
  - (c) Holder and Holder in due Course

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**Unit - III**

- 6. What is Paying Banker? Discuss the precautions to be taken by a paying banker while honouring and dishonouring a cheque of a customer. 10
- 7. (a) What do you mean by negotiable instrument? Explain main features of Promissory note. 5+5=10
  - (b) Define Indorsement. Discuss the various requisite of a valid indorsement. 10

**Unit-IV**

- 8. What do you mean by Securities? Discuss the various types of securities and precautions which a bank should take in lending against it? 10
- 9. Briefly explain the revised framework of Basel-II Committee. 10