

10. Which one of them are correct in the case of parties involved in a cheque-
 - a. Debtor and Creditor
 - b. Banker and customer
 - c. Drawer, Drawee and Payee
 - d. Drawer and Payee
11. While accepting deposit, a banker becomesand customer is
 - a. Creditor and debtor
 - b. Debtor and Creditor
 - c. Agent and principle
 - d. none of these
12. In the case of.....cheque, the payee need not be named and it can be transferred by mere delivery-
 - a. Bearer cheque
 - b. Order cheque
 - c. stale cheque
 - d. None of these
13.is the instruction given by the customer of a bank in writing requesting the banker not to honour the cheque-
 - a. Crossed cheque
 - b. General instruction
 - c. Countermanding instruction
 - d. None of the above
14. Acannot be made payable to the bearer-
 - a. Cheque
 - b. Draft
 - c. Bill of exchange
 - d. None of these
15. How many branches a unit bank have-
 - a. one branch
 - b. two branches
 - c. More than two branch
 - d. No branches
16. Which of the following is known as plastic money-
 - a. Credit card
 - b. Debit card
 - c. None of these
 - d. Both of these
17. Unit banking is also called
 - a. branch banking
 - b. specialized banking
 - c. localized banking
 - d. none of these
18. If a cheque presented for payment after three months from the date of the cheque is known as
 - a. self cheque
 - b. mutilated cheque
 - c. local cheque
 - d. stale cheque
19. Which of the following is an example of Branch banking-
 - a. RBI
 - b. SBI
 - c. Both a and b
 - d. None
20. In the case of a cheque the drawee will always be a specified with whom the drawer keeps an account-
 - a. person
 - b. partner
 - c. customer
 - d. banker

(Descriptive)

Time : 2 hrs. 30 min.

Marks : 50

[Answer question no.1 & any four (4) from the rest]

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| 1. Discuss the powers and functions of RBI | 10 |
| 2. What are the special types of banker's customers? | 10 |
| 3. What is a Bill of Exchange? Distinct between a Promissory note and a Bill of Exchange. | 10 |
| 4. Briefly explain the features of a Negotiable Instrument. | 10 |
| 5. What is payment of Firm debt and Separate debt? | 10 |
| 6. What are crossed cheques? Explain its types. | 10 |
| 7. What are the obligations of a Banker? | 10 |
| 8. Explain Hindu Undivided Family as a Banker's Customer. | 10 |

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