



JAIPURIA INSTITUTE OF MANAGEMENT, NOIDA

PGDM / PGDM (M) / PGDM (SM)

FIFTH TRIMESTER (Batch 2016-18)

MID TERM EXAMINATIONS, NOVEMBER 2017

Course Name	Banking Operations & Credit Analysis-V	Course Code	BOCA-V
Max. Time	1 hour	Max. Marks	60

INSTRUCTIONS: There are ten questions. Please attempt all questions. Questionno 1& 2 carry 9 marks each and the rest carry six Marks each. Please be brief and to the point.

1. Briefly explain the developments in Indian Banking system after independence.
2. What are the main functions of the RBI, the central bank of the country? Name three instruments used by the RBI for direct or indirect monetary control.
3. Your partnership firm having 18 partners has been converted to a public limited company and wants to go ahead with investments in large projects. You being the qualified company secretary wishes to open a bank account in the name of the new public limited company. What are the documents and procedures required to open the new account in the name of the public limited company with your bank. What difference you find in the documentation and operations in the partnership account and a limited company account.
4. Please explain briefly the types of deposit accounts and their features.
5. What do you understand by Know your Customer KYC Norms? Name at least three documents required for fulfilling the KYC norms while opening the account in a bank. What do you understand by money laundering?
6. You and your father have decided to open a joint saving account with the bank. Please explain to your father the three modes of operation i.e. joint operations, operated by Either of Survivor or operated by Former or Survivor. Please also explain the benefits of nomination to your father.
7. What is the difference between a credit card, prepaid card and debit card?

8. Please tell us in brief about the negotiable instruments act and negotiable instruments. Please identify the payee, Drawer and Drawee of the cheque. What is the remedy available in case of dishonor of a cheque under NI act to the Payee? Who is liable to be prosecuted on account of dishonor of the cheque and what are the pre-requisites for prosecution on account of dishonor.
9. Your father has invested Rs one lac with a bank in a term fixed deposit of two years @10%pa. The rate of deposit for one year was also 10% at the time of initial investment. After a period of one year the rates of interest on term deposit of one year has been raised to 12%. What action you would advice your father to ensure that he gets a maximum return on his fixed deposit. On cancellation the bank charges a penalty of 2% on the deposit for the period it has remained with the bank.
- Will you gain if you cancel the deposit and re-invest for a period of one year @ 12%
 - In case the rise in rates of interest would have been only 11%, then would you take the same action or let the original fixed deposit continue.
