

**576485(76)**

APR-MAY

**M. B. A. (Fourth Semester) Examination, 2020**

**(New Scheme)**

**(Specialization : Applied Electives)**

**(Management Branch)**

**BANKING (New)**

***Time Allowed : Three hours***

***Maximum Marks : 80***

***Minimum Pass Marks : 32***

***Note : Attempt all units. Part (a) of each unit is compulsory. Attempt any two parts from part (b), (c), (d) of each unit.***

**Unit-I**

- |        |   |   |
|--------|---|---|
| 1. (a) | What is garnishee order?                    | 2 |
| (b)    | Explain Banker-Customer relations in brief. | 7 |

- (c) Describe functions of Commercial Banks. 7
- (d) Write a detailed note on KYC guidelines. 7

**Unit-II**

- 2. (a) What are negotiable instruments? 2
- (b) Explain the implications of bouncing of cheques. 7
- (c) Describe the account opening procedures for firms, societies and public bodies. 7
- (d) Write a detailed note on the importance of AML. 7

**Unit-III**

- 3. (a) Define NPA. 2
- (b) Explain Credit Appraisal Techniques in brief. 7
- (c) Describe the functions of credit monitoring and credit management. 7
- (d) Discuss the basic principles of lending followed by banks. 7

**Unit-IV**

4. (a) What are types of mortgages? 2
- (b) Write a brief note on documentation procedures adopted by banks. 7
- (c) What is collateral security? Explain its characteristics. 7
- (d) Discuss the recent developments in priority sector lending. 7

**Unit-V**

5. (a) What is factoring? 2
- (b) Write a brief notes on : 7
- (i) SMEs
- (ii) Bancassurance
- (c) Explain the ancillary services provided by banks. 7
- (d) Explain the different types of loans. 7