Seat No.:				
		GUJARAT TECHNOLOGICAL UNIVERSITY		
C1-2	4	MBA - SEMESTER-III • EXAMINATION – WINTER 2013	Λ13	
•		Code: 2830602 Date: 20-12-2 Name: Banking Operations Management (BOM)	013	
		:30 pm – 17:30 pm Total Marks	. 70	
Instructions:				
		Attempt all questions.		
		Make suitable assumptions wherever necessary.		
	3.	Figures to the right indicate full marks.		
Q.1	(a)	"Is Nomination is Necessary or Compulsory"- Comment. How a customer can avail nomination facility in his account. Can a "minor" is eligible for a nomination in account? If yes, State the requirements.	07	
	(b)	Define a Negotiable instrument. What are the main categories of Negotiable Instruments? State and explain the main features of Negotiable instruments.	07	
Q.2	(a)	Describe with illustrations the various forms of crossing of cheque. If payment is made on a crossed cheque which has been stolen, on whom will the loss fall and why?	07	
	(b)	Define endorsement? Explain the different types of endorsements? What are the General Principles governing endorsements? OR	07	
	(b)	Discuss the basic management functions planning, organizing and Controlling performed at a Bank in detail.	07	
Q.3	(a)	What do you understand by Capital Adequacy Requirement for a bank? What purpose does it serve? Explain the various items that constitute Tier I and Tier II Capital of Banks.	07	
	(b)	What are the secured and unsecured advances of the bank? Discuss the various types of advances? What precautions should a banker take while making unsecured advances?	07	
Q.3	(a)	What is RTGS? Why and where it is Used? How RTGS is different from NEFT?	07	
	(b)	What Constitutes a Pledge? What are its essential ingredients? What are its advantages over the other forms of charges say Hypothecation and Mortgage?	07	
Q.4	(a)	What procedure does a banker follow in opening a new account? What precautions does he take in opening the account for a Company and a Trust? Why?	07	
	(b)	•	07	

few examples of payments which would not be payments in due

OR

(a) Why do some banks want to sell NPAs and others want to purchase? 07

(b) When are bills of exchange, promissory notes or cheques said to be **07** dishonoured? Who should give notice of dishonor and to Whom?

Give details of the guidelines issued by RBI in this regard.

course.

Q.4

Q.5 (a) As a manager, how will you deal with the following cases? Give your 07 reasons: I. Your customer sends a crossed order cheque drawn by A in favour of your bank, for crediting it to his account with your II. A firm having A, B and C as partners enjoys an overdraft limit of Rs 1 lakh with the bank. A communication is received by the bank that A died on 20^{th} April, $2012.On\ 21^{st}$ April 2012 two cheques signed by the deceased partner on 18th April, 2012 are presented for the payment. (b) Write a short note on Role and Importance of Information Technology 07 (IT) in New Age Universal Banking. OR Q.5 **07** (a) Write Short Notes on: I. **ECS** II. Mobile banking **(b)** Indicate the distinction between: **07** I. Right of set-off and Banker's Lien II. SLR & CRR
