

PGDBL/003/ 22

POST GRADUATE DIPLOMA IN BANKING LAW EXAMINATION, APRIL 2022

PAPER 3- BANKER- CUSTOMER RELATIONS

Time: 3 Hours

Maximum Marks: 80

Answer Any Eight. Each question carries TEN marks

8x10=80 Marks

1. The relationship between Banker & Customer is various in nature. Explain.
2. Define the term 'Banker'. What are the main and subsidiary functions of a modern commercial bank.? Discuss.
3. Discuss the different kinds of bank accounts and the procedure for opening them?
4. What do you understand by purchase and discounting of bills? Explain the advantages of discounting bill.
5. Discuss the different methods of creation of Charge.
6. To maximise income, a bank must make judicious use of the resources. Elucidate this statement.
7. Discuss the various factors affecting the level of advance.
8. What precautions bankers should take at the time of advancing money on the security of goods and documents of title to goods.
9. Discuss the characteristics of Letter of Credit with its advantages.
10. Describe the various types of accounts considered as special type of account of a bank.
11. Briefly discuss the different kinds of investments in which a bank is usually interested in investing its available funds.
12. Briefly describe the different categories of priority sector lending.
