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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations –JAN-FEB 2025** |
| **Date:** 30 – 01- 2025 **Time:**09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph.D. | |
| **Course Code:** COM807 | **Course Name:** INDIAN BANKING SYSTEM | |
| **Semester**: | **Max Marks**:100 | **Weightage**:50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** |  | **20** | **20** | **-** | **50** |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 10 marks. 6Q x10M=60Marks** | | | | |
| **1** | Long-term financing for business growth and expansion is facilitated by capital markets. Through the issuance of stocks, bonds, and other financial instruments to the public, corporations and governments secure funds for various developmental purposes, including infrastructure projects, scientific research, product innovation, and other strategic initiatives  **Questions:**   1. Explain the concept of Primary market 2. Explain the functions of Secondary Market | **10 Marks** | **Understand** | **CO2** |
| **2** | Financial institutions, particularly banks, are essential in offering diverse lending options to both companies and individuals. Cash Credit and Overdraft are two prevalent short-term financing methods that banks typically provide  **Questions:**   1. Examine and distinguish the primary roles of banks, demonstrating how each role supports the broader financial framework and economic steadiness. | **10 Marks** | **Apply** | **CO3** |
| **3** | Bank is a financial institution for accepting loans from the public and lending loans to public  **Questions:**  Discuss the origin and growth of commercial banks in India. Highlight the key milestones in their development. | **10 Marks** | **Evaluate** | **CO5** |
| **4** | Banks play a significant role for the payment of the partnership firm financial transactions.  **Questions:**   1. Explain the procedure for opening accounts for partnership firms. 2. What special considerations must banks make when dealing with partnership accounts? | **10 Marks** | **Evaluate** | **CO5** |
| **5** | Opening and operating bank accounts for customers involves a unique set of procedures and practices designed to safeguard the interests of young account holders while ensuring compliance with banking regulations  **Questions:**   1. Identify the duties and precautions a paying banker must take before honoring a cheque. 2. Discuss the statutory protections available to the paying banker | **10 Marks** | **Apply** | **CO3** |
| **6** | Financial institutions, particularly banks, serve a vital function in extending diverse lending options to both commercial entities and private individuals. Cash Credit and Overdraft are two prevalent short-term financing mechanisms offered by banks. These financial instruments are particularly valuable for enterprises requiring immediate access to funds. Such capital can be utilised to address operational expenses, disburse salaries, acquire raw materials, or navigate fluctuations in cash flow.  **Questions:**   1. Explain the various types of loans provided by banks to business and individuals | **10 Marks** | **Understand** | **CO2** |

**Part B**

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| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** | | Mr. Verma, a business owner, has an ongoing loan repayment plan with a bank. One month, due to a technical error in the bank's system, the bank dishonors the repayment, causing Mr. Verma significant inconvenience and financial stress.  **Question:**   1. Evaluate the legal and financial consequences of the wrongful dishonor of a loan repayment. 2. What actions should both the bank and Mr. Verma take to resolve the issue and prevent further complications? | **20 Marks** | **Evaluate** | **CO5** |
| **8.** | | The Sports Club of City X wishes to open a bank account to manage its membership fees and event expenses. The club is registered as a non-profit organization.  **Question:** A. Evaluate the procedure for opening a bank account for  clubs and associations.   1. What legal documents are required, and what special considerations must the bank make when operating such accounts? | **20 Marks** | **Evaluate** | **CO5** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***