(2) प्रश्न-1 कटौदाइત कરो. 
(3) उसपास भाताना अंक प्रश्ना पूरा करो. 

1. हूडक्या जवाब आपो: 
   (1) पावुं सरलबंद करू असेल शुद्ध? 
   (2) कथा संज्ञोग्यमां छायां बंक साठी या संबंधीत अंत चारी ठेके? 
   (3) वेकली अपांता आपो. तेसां केल्या अनेक कथा-कथा पडताळ कसे? 
   (4) जडूरियात समस्या गॉरी आता शुद्ध? 
   (5) निविष्टाच्या बेक आतेच शुद्ध? 

2. व्यवस्थित आता शुद्ध? तेंचा व्यवस्थित शुद्ध. 

अध्याय 
पठावली वार्षिक करार आता शुद्ध? तेंचा विशिष्ट शक्ती शुद्ध. 

3. (अ) कथा संज्ञोग्यमां दंबनो कुम्ब बंदरने अंत चारी नाही? 
   (ब) अभिन्नक्षेत्र छायां आता शुद्ध? तेंच्या पावुं बंप करवानी विषय पर्दाच? 

अध्याय 
(आ) किंवा वृंदावना काळाने शुद्ध? 
(ब) वेकली नियमनधारी नविनी जेंवाच्यांना शुद्ध? 
   (i) आउट अंगेनी जेंवाच्यांना 
   (ii) वापरास अंगेनी जेंवाच्यांना.
Instructions: (1) As per the instruction no. 1 of page no. 1.
(2) Question No. 1 is compulsory.
(3) Figures to the right indicate full marks of the question.

1 Answer the following questions in short: 10

(1) What is banker's right of set-off?
(2) In which circumstances the customer can terminate his relations with bank?
(3) Define cheque. How many and which parties are there in it?
(4) What is Drawee in case of need?
(5) What is meant by a truncated cheque?

2 What is promissory note? Explain the characteristics of promissory note.

OR

What is meant by holder in due course? Explain the special rights of holder in due course.

A-2665] 2 [Contd...
3  (A) In which circumstances 'Garnishee order' is not binding to bank?

(B) What is the meaning of undesirable customer? Describe a procedure to close his account.

OR

(A) Explain the advantages of core-banking.

(B) Explain the following provisions of Banking Regulation Act:
   (i) Provisions of Audit
   (ii) Provisions of Licence.

4  (A) Write short note: (any one)
   (i) Banker's duty of honour cheques
   (ii) ATM
   (iii) Provisions of appointment of ombudsman.

(B) What would you do as a banker in following circumstances?
   (1) A big wholesale merchant Mr. Dhansukhlal has current account in the Bank of Baroda. Income tax officer is demanding information regarding your customer on mobile phone.

   (2) A Business fair is held for 45 days by Surat Chamber of Commerce at Sarsana. Union Bank of India, Sachin, wants to install its office.