CASH MANAGEMENT AND HOUSEKEEPING
(Theory) Paper I
नकदी प्रबंध एवं गृह-संचालन
(सैद्धान्तिक) प्रश्न-पत्र I

Time allowed : 3 hours ] [ Maximum Marks: 60
निर्धारित समय : 3 घण्टे ] [ अधिकतम अंक : 60

General Instructions :

(i) All questions are compulsory.
(ii) Marks allotted to questions are indicated against each of them.
(iii) Questions 1, 2, 3, 4 and 5 are long answer type questions. Their answers should normally not exceed 150 words each.
(iv) Questions 6,7,8 and 9 are short answer type questions. Their answers should normally not exceed 70 words each.
(v) Questions 10 to 18 are very short answer type questions. Their answers should normally not exceed 30 words each.
(vi) Be brief and precise in your answers.
1. What do you understand by cash management in a bank? Discuss four rules regarding cash management.

**Or**

How can the soiled and mutilated notes be changed? Explain the rules prescribed in this regard. Has the number of such notes declined in India during recent years? If yes, give reasons.

2. Define a cheque and discuss, its main features. Give specimen of a cheque with special crossing.

**Or**

Distinguish between a Gift Cheque and a Traveller’s Cheque and describe their special features.

3. Do banks maintain cash balances with Reserve Bank of India and other banks? If yes, give reasons. What is meant by ‘Money at Call and Short Notice’? Explain its significance.

**Or**

Give six circumstances in which a banker must refuse payment of a cheque. Can a banker refuse payment of a bank draft? Give reason.
4. What do you understand by periodical balancing of accounts in a bank? What procedure is followed for this purpose? Explain its importance.

Or

Why should the stock kept in a godown be insured? Explain the procedure followed while insuring the stock. Discuss the meaning and significance of ‘average clause’ in the insurance policy.

Or

5. Explain in detail the duties and functions of a godown-keeper in a bank.

Or

6. What points will you take into consideration while checking the medical bills and TA bills of bank employees? Is it possible to verify the details contained therein? Discuss.

Or

6. Who are the parties to a Demand Draft? Can a demand draft be crossed? Who can purchase such draft and from whom?

3. डिमांड ड्राफ़्ट के कौन-कौन पक्षकार होते हैं? क्या डिमांड ड्राफ़्ट को रेखांकित किया जा सकता है? ऐसा ड्राफ़्ट कौन खरीद सकता है और कहां से?


8. Discuss the advantages of Double Lock System.
9. What is meant by the term ‘margin’ in banking business? What is its significance? How is it determined?

What is meant by the term ‘margin’ in banking business? What is its significance? How is it determined?

10. What is a post-dated cheque? How does it differ from a stale cheque? Explain with an example.

What is a post-dated cheque? How does it differ from a stale cheque? Explain with an example.

11. What is a token? Why is it used in a bank? What is inscribed on it?

What is a token? Why is it used in a bank? What is inscribed on it?

12. What is a Delivery Order? For what purpose is it used in a bank?

What is a Delivery Order? For what purpose is it used in a bank?

13. Why is a Pay-in-slip used in a bank? What details are required to be given in it at the time of depositing a cheque in a bank?

Why is a Pay-in-slip used in a bank? What details are required to be given in it at the time of depositing a cheque in a bank?

14. Explain four qualities of a good godown.

Explain four qualities of a good godown.

15. Mention any two statements that the branches of a bank send to their head office periodically.

Mention any two statements that the branches of a bank send to their head office periodically.

16. Explain the procedure that you would follow for sending money through telegraphic transfer.

Explain the procedure that you would follow for sending money through telegraphic transfer.

17. What do you understand by double checking in a bank? Why is it undertaken? Give an example of such checking.

What do you understand by double checking in a bank? Why is it undertaken? Give an example of such checking.

18. By whom are the currency notes issued in India? What is the highest denomination of the currency notes issued in India at present?

By whom are the currency notes issued in India? What is the highest denomination of the currency notes issued in India at present?