

Roll No.....

Total Pages: 3
14600

BBA/D-17
PRINCIPLES OF BANKING
Paper: BBA-303

Time: Three Hours

Maximum Marks: 80

Note: Q. No. 1 is compulsory and each part of it carries 2 marks. Attempt four questions out of the remaining questions carrying 16 marks each.

1. Write down 1 pages notes on each of the following :
 - (a) Scheduled Banks
 - (b) RBI as Currency issuing authority
 - (c) Demonetisation
 - (d) Retail Banking
 - (e) Lead Bank Scheme
 - (f) Non-performing assets
 - (g) Risk in Internet Banking
 - (h) Credit Cards.
2. Describe the classification, objectives and functions of commercial banks operating in India. What are the main challenges before banks these days?
3. Give an overview of main provisions of the Banking Regulation Act, 1949 and main amendments. How does the privatisation process in Banking Industry has affected the performance of banking sector in India?
4. What do you understand by the term 'priority sector lending'? What are financial schemes of public sector banks for agriculture sector and small scale industries in India?
5. Explain the nature of relationship between a Banker and a Customer. Elaborate various services offered by banks to their customers.
6. State the precautions which must be taken by bankers in advancing loans against the following securities. Life insurance policies, Land, Building and machinery of the industry, and Gold ornaments. Also explain rights and duties of a collecting bank for a cheque.
7. Answer the following questions in upto two pages each :
 - (a) What are major benefits of internet banking?
 - (b) What are benefits from Electronic Fund Transfer System?
 - (c) What are the government's initiative for digital banking and cashless transactions?
8. How is RBI organised? Describe the main functions of RBI.