

PRINCIPLES OF BANKING

BBA-303

1. Compulsory Question

Write down 1 page notes on each of the following:

(a) Scheduled Commercial Banks.

(b) Cooperative Bank.

(c) Corporate Banking.

(d) NEFT and RTGS.

(e) Credit cards and Debit cards.

(f) Mobile Banking.

(g) Net Interest Income.

(h) Interest Rate Risk.

2. Give an overview of main provision of the RBI Act, 1934.

3. Prepare a list of major reforms in India's banking sector since 1991. How does the privatization process in Banking Industry has affected the performance of banking sector in India?

4. Explain the following functions of RBI:

- (a) Currency Issue.
- (b) Banker's Bank.
- (c) Banker's to Governments.
- (d) Open Market Operations.

5. Describe duties and rights of banks regarding payment and collection of cheques. Also explain special services offered by banks to their customers.

6. Elaborate the role of banks in Financing Agriculture, Small Scale Industry and Rural Sector in general. What are challenges of banks in the financing of Agriculture Sector?

7. Explain the special relation between a Banker and a Customer with suitable examples. Discuss the ways and circumstances under which this relationship can be terminated.

8. Write short notes on the following:

- (a) Security issues in use of technology in banks.
- (b) Criterion for performance evaluation of banks.
- (c) Retail Banking.

(d)Repo rate and reverse repo rate.