

**DKM COLLEGE FOR WOMEN (AUTONOMOUS),VELLORE-1.**

**DEPARTMENT OF MANAGEMENT STUDIES**

**QUESTION BANK**

**PRINCIPLES OF BANKING - I- BBA**

**UNIT-I                      SECTION-A                      2 MARKS**

1. Define Bank?
2. What are the kinds of banks?
3. Mention the kinds of banks?
4. What is unit bank?
5. Define group bank?
6. What is financial system?
7. What is mean by financial system?
8. Define forfaiting?
9. What is portfolio finance?
10. What are the components of banking system?

**SECTION-B                      5 MARKS**

1. Differentiate between cheque and draft?
2. Explain the types of banks in detail?
3. Explain the nature of banking business?
4. Draw the flow chart of financial institutions?
5. Explain types of bills.

**SECTION-C****10 MARKS**

1. Explain the kinds of banks.
2. What is financial market? Explain the kinds of financial markets.
3. Give a detailed account of financial services.
4. Examine credit rating.

**UNIT-II****SECTION-A 2 MARKS**

1. What are the creation of chain of economic activity due to lending of banks?
2. What is Economic Implications?
3. What is Monetary Implications?
4. What are the Role of Banks in Economic Development of a country?
5. Define deposit banking?
6. Define mixed banking?
7. Define retail banking?
8. Define wholesale banking?
9. Define universal banking?

**SECTION-B****5 MARKS**

1. Explain monetary implications of modern banking operations?
2. Explain the role in primary sector?
3. Explain the role in secondary sector?
4. Explain economic growth?

5. What are the concepts of social responsibility ensures banks taking the following steps?

**SECTION-C                      10 MARKS**

1. Write about briefly in concept of social responsibility of banks?
2. Explain about briefly in role of banks in economic development?
3. Explain about the role of central bank?

**UNIT-III                      SECTION-A                      2 MARKS**

1. Explain Reserve Bank of India?
2. What is types of level?
3. Find flow of Co-operative funds?
4. Define Urban Co-operative Banks?
5. Define Land Development Banks?
6. Define SIDBI?
7. Write the structure if Non-banking financial intermediaries?
8. What is capital market?
9. Define Asset classification?

**SECTION-B                      5 Marks**

1. Write a short note on commercial banks?
2. Write a short note on Co-operative Banks?
3. Explain the Development banks?
4. Write any 4 functions of NABARD?
5. Difference between Regional Rural Banks and Commercial Banks.

6. What is Exim Bank? What are the functions of the Exim Bank?

7. What is SIDBI? What are the functions of SIDBI?

**SECTION-C                      10 MARKS**

1. Enumerate the Recent reforms in the banking sector?

2. Write short notes on the following:-

(a) Exim Bank (b) Functions of SIDBI (c) Non banking financial companies.

3. Explain detail about NABARD and its functions?

**UNIT-IV                      SECTION-A    2 MARKS**

1. What are the bank discharges four important functions?

2. Write a short note on account.

3. Write a short note on current account.

4. What are the components of the granting of loans.

5. What do you understand by Teller system? What are its uses?

6. Write about the short note on Home banking.

7. Explain Gold banking.

8. Write about the automatic teller machines.

9. Write short note on Gold or Platinum card.

10. What is cash credit?

11. What is over draft?

12. What do you understand by fixed deposit.

13. Write a short note on recurring deposit.

14. Write a short note on demand and time deposit.

**SECTION-B****5 MARKS**

1. Difference between Savings Account and Current Account.
2. Explain the agency services rendered by the commercial banks.
3. Explain granting of loans.
4. Explain the Savings Account and Current Account.
5. Write about the assets by cash and balance with RBI.
6. Explain Investment and its Securities.
7. Give a brief account on the Subsidiary services rendered by the commercial banks.
8. Explain fixed deposit and recurring deposit.

**SECTION-C****10 MARKS**

1. What are the Primary functions of the commercial banks?
2. What are the modern functions of the commercial banks?
3. Explain the agency services and general utility services rendered by the commercial banks.

**UNIT-V****SECTION-A****2 MARKS**

1. What are the under control over banks?
2. What are the Arguments for Nationalisation of commercial banks?
3. Define mobilisation of nsavings and prevention of money lenders?
4. Define speedy transfer of funds?
5. Define profitability?

**SECTION-B****5 MARKS**

1. What are the Arguments for Nationalisation of commercial banks?
2. What are the social control over banks?

**SECTION-C****10 MARKS**

1. Define Recent trends in the banking in India?
2. Discuss the details about types of leasing?
3. Explain the basics for credit rating?