

Roll No.....

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BBQ/ D-21: 24016
BBA-303: Principles of Banking

Time: 3 Hours]

[Max. Marks: 80

Note: Attempt 5 questions including the first question which is compulsory. Each question carries 16 marks

1. Answer/explain the following questions in short(each part carries 2 marks):
 - a. What are sources of finance for commercial banks?
 - b. What are functions of Regional Rural Banks?
 - c. What is a 'rural banking'?
 - d. What are advantages of 'e-banking' system?
 - e. Why RBI is known bank of banks?
 - f. Explain gross NPA and Net NPA
 - g. Gross advances and net advances
 - h. Risk in online banking
2. Describe the provisions of Banking Regulation Act 1949 Regarding (a) opening of new bank branches, (b) Restrictions on loans and advances by commercial banks, and (c) maintenance of reserves
3. What is Priority sector lending? Explain RBI guidelines about priority sector lending.
4. Differentiate between 'Corporate banking' and 'retail banking'? What are advantages and disadvantages of retail banking as compared to 'corporate banking'?
5. Describe the relationship between banker and customer. What are the duties of collecting banker?
6. What are various modes of online funds transfer? What are the benefits from electronic clearing and electronic fund transfer system?
7. Describe the following:
 - (a) Benefits and limitations of e-banking
 - (b) Recent initiatives taken by government to promote e-banking
 - (c) Meaning and functions of 'payment banks' and 'small banks'
8. (a) Explain Tools for evaluating bank performance.
(b) What are the various services rendered by commercial ?