

Roll No :

Total No. of Questions : 7]

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B.B.A. (Part-III) Examination, 2021

PRINCIPLES AND PRACTICES OF BANKING

Paper - FM-604

BBA-604 (Group-FM)

Time : 1½ Hours]

[Maximum Marks : 70

Section-A

Note :- All *ten* questions are compulsory. Each question is to be attempted in **50** words. Each question carries **2** marks.

Section-B

Note :- Attempt any *three* questions. Each question is to be attempted in **500** words. Each question carries **10** marks.

Section-C

Note :- *One* question based on case study is compulsory and carries 20 marks.

Section-A

1. (i) What do you understand by Commercial Banking ?
- (ii) What is the role of RBI as a regulator of Banking System ?
- (iii) What is the meaning of Home Banking ?
- (iv) What do you mean by Overdraft Facilities ?
- (v) What is Mortgage ?

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- (vi) Define Banker.
- (vii) What is Foreign Currency Loan ?
- (viii) What is prerequisites of Asset Liability Management ?
- (ix) Discuss the meaning of Securitization.
- (x) What do you mean by Micro Finance ?

Section–B

- 2. Discuss any *four* types of e-Banking Services offered by banks to their customers.
- 3. Explain primary and secondary functions of Commercial banks and also discuss role of commercial banks in socio-economic development.
- 4. “The relationship between a banker and a customer depends on the type of transaction.” Brief different kinds of banker and customer relationship.
- 5. Discuss the role of RBI and Exim banks in various kinds of facilities provided for exporters and importers.
- 6. Explain the process of Securitization. What are the advantages and disadvantages of Securitization ?

Section–C

- 7. “One of the major functions of a bank is to process loan requests.” Discuss different types of loans offered by the commercial banks and also mention principles of sound lending.