

SRR & CVR Government Degree College (A), Vijayawada

I B.Com (BIFS) - I semester

Indian Banking System

Question Bank

Section -A (Short questions)

Unit - I

1. What is the meaning and definition of Bank?
2. What are the objectives of Banking regulation act, 1949?
3. Difference between scheduled and non scheduled banks?
4. What are the secondary functions of commercial banks?
5. What are the objectives of Nationalization of banks?

Unit - II

1. Write about Investment banking
2. What are the defects of Indigenous banking?
3. What are the functions of primary co-operative banks?
4. Functions of EXIM bank.
5. What are the objectives of SIDBI

Unit - III

1. Features of Internet banking.
2. Advantages of Electronic banking?
3. What is offshore banking?
4. What is the difference between RTGS and NEFT?
5. What are the types of debit and credit cards?
6. Write about mobile banking?
7. Automated Teller Machines (ATMs)

Unit - IV

1. Define Banker and customer.
2. Relationship between Customer and Banker.
3. Different types of customers.
4. What is the meaning of Holder in due course.

5. Importance of KYC process.
6. What are the duties of Paying banker?

Unit - V

1. Organisational structure of RBI
2. CRR and SLR
3. What are the objectives of SEBI?
4. What is underwriting ?
5. What is merchant banking?
6. Venture capital

Section -B (Essay questions)

Unit - I

1. What are the modern functions of Commercial banks?
2. Explain in detail the structure of the banking system in India.
3. Discuss the impact of nationalization of banks in India?
4. Discuss the current scenario of banking system in developed and undeveloped countries?
5. Explain the role of commercial banks in economic development of the country?

Unit - II

1. What are the different types of banking systems in India?
2. What is unit banking ?explain the advantages and disadvantages of unit Banking?
3. What is the importance of Co-operative banks? Explain the main functions of Co-operative banks?
4. Explain the role RRB's in rural development?
5. What are the main objectives and Functions of NABARD?
6. What is the role of IDBI?
7. Write briefly about Indigenous banking?
8. Explain the functions of Small industries development bank of India?

Unit - III

1. What are the advantages and disadvantages of Online banking?
2. What is Electronic banking? Explain its advantages and disadvantages?
3. What are the Innovations in Indian banking system?
4. What are the services provided by Internet banking?
5. Explain how the RTGS system works

Unit - IV

1. Discuss the relationship between Customer and Banker?
2. Briefly explain the different types of customers?
3. What are the duties and responsibilities of collecting bankers?
4. What are the duties and responsibilities of Paying bankers?
5. What is KYC? Explain the importance of KYC process?

Unit - V

1. What are the main functions of Reserve bank of India?
2. What are the credit control measures of RBI?
3. Explain the regulatory functions of SEBI?
4. What are the guidelines of SEBI for underwriting of shares?
5. What are the major guidelines issued by SEBI with regard to the venture capital funds?