



Total Number of Questions:4/7

Number of pages:06

First Year

COURSE NAME: BANKING OPERATIONS

COURSE CODE : COM-11302(a)

(Semester I)

Program: BA/BCA/ BSC COMPUTER SCIENCE

Program Specific: BCOM

Course Type: Open Elective-OE

Paper: --

Credits: 2

Time: 2 Hours

Max. Marks: 30

SET: A

Instructions to the candidate:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q.1: Choose the correct option (Any 5)

(5)

1. Which act regulates the banking business in India?

- a. RBI Act 1934
- b. Banking Regulation Act 1949
- c. Negotiable Instrument Act 1881
- d. Companies Act 1956

2. Out of the following which are the two running deposit accounts?

- a. Current account and savings account
- b. Fixed deposit and Recurring deposit account
- c. Cash credit and overdraft account
- d. Savings account and Scheme deposit account

3. Under which loan account the relationship between banker and customer changes?

- a. Overdraft facility
- b. Cash Credit
- c. Term Loan
- d. Bill discounting

4. Out of the following banks which banks are mentioned in second schedule of RBI Act 1934?

- a. Commercial banks
- b. Cooperative banks
- c. Commercial banks and Cooperative banks
- d. None of the above

5. Which is the international remittance of money?

- a. RTGS
- b. IMPS
- c. NEFT
- d. SWIFT

6. What is the full form of TDL?

- a. Time and Demand Liability
- b. Time and Deposit Liability
- c. Tax Deductible Liability
- d. Time and Duration Liability

7. Out of the following under which loan amount of loan is given to the client of the borrower?

- a. Cash Credit
- b. Overdraft
- c. Bill discounting
- d. Collateral loan or term loan

Q. 2: Answer in one sentence (Any 5)

(5)

- 1. What do you mean by bank?
- 2. Who is banker?
- 3. What is the full form of IFSC?
- 4. Who is drawee in case of cheque?
- 5. Which bank is eligible to open an account with RBI?
- 6. Which are the two types of investments of bank?
- 7. What is the meaning of nomination?

Q.3: Write short notes (Any 2)

(10)

- a. Draw Structure of Categories of bank
- b. Features of bank
- c. MICR Cheque
- d. Risk in digital banking

Q.4: Write Short Answers (Any 2)

(10)

- a. Types of cheques
- b. Deposit accounts with bank
- c. Withdrawal of money
- d. Draw chart of functions of bank

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