

**Unit-01**

**Introduction to Banking**

**Part-A- (2 Marks)**

- 1) What is Bank?
- 2) Define Bank.
- 3) State any two/four functions of Bank/Commercial Bank.
- 4) State any 4 nationalized commercial banks in India.
- 5) Expand EXIM, NABARD, SIDBI and RBI.
- 6) Mention any 4 types of banks in India.

**Part-B (10 Marks)**

- 1) Explain the need and importance of Bank.
- 2) Explain briefly origin and growth (evolution) of Commercial banks in India

**Part-C (15 Marks)**

- 1) Explain the functions of commercial banks in India.
- 2) Explain the banker and customer relationship.
- 3) Explain the types of banks in India.
- 4) Explain the changing role of commercial banks in India.
- 5) Explain the role and functions of Reserve Bank of India.

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**Unit-02**

**Paying and Collecting Banker**

**Part-A- (2 Marks)**

- 1) Who is Paying Banker?
- 2) State any 4 functions of Paying Banker.
- 3) What is dishonour of Cheques?
- 4) State any 4 reasons for dishonour of cheques.
- 5) Who is Collecting Banker?
- 6) What is Holder for Value?
- 7) What do you mean by Holder in due course?

**Part-B (10 Marks)**

- 1) Explain the role of Paying Banker.
- 2) Explain the functions of Paying Banker.
- 3) Explain the rights of Paying Banker.
- 4) Explain the holder for value.
- 5) Explain the holder in due course.
- 6) Explain the consequences of wrongful dishonour of cheques.

**Part-C (15 Marks)**

- 1) Who is Paying Banker? Explain the precautions and statutory protections of paying banker.
- 2) What is dishonour of cheques? Explain the reasons and legal recourse of dishonour of cheques.
- 3) Who is Collecting Banker? Explain the legal status of collecting banker.
- 4) Explain the duties and responsibilities of collecting Banker.
- 5) Explain the precautions and statutory protection of collecting banker.

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**Unit-03**

**Customer and Account Holders**

**Part-A- (2 Marks)**

- 1) Who is Customer in Bank?
- 2) Who is Account holder in Bank?
- 3) Who is Minor?

**Part-B (10 Marks)**

- 1) Explain the types of customers and account holders.

**Part-C (15 Marks)**

- 1) Explain the procedure and practice in opening and operating accounts of the following customers.
  - Minor
  - Joint Account Holders
  - Partnership Firms
  - Joint Stock Company
  - Executors and Trustees
  - Clubs
  - Associations
  - Joint Hindu Undivided Family (HUF)

*(any one or two cases of the above could be asked for 15 marks)*

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**Unit-04**

**Negotiable Instruments**

**Part-A- (2 Marks)**

- 1) What is Negotiable Instrument?
- 2) Give any two examples of Negotiable Instruments.
- 3) Define Negotiable Instrument.
- 4) State any two or four features of negotiable instruments.
- 5) What is Promissory Note?
- 6) Who are the parties in Promissory note?
- 7) What is Bills of Exchange?
- 8) What do you mean by Cheque?
- 9) Define Cheque.
- 10) What is crossing of cheques?
- 11) What is Endorsement?

**Part-B (10 Marks)**

- 1) Explain the features of Negotiable Instruments.
- 2) Explain the types of Negotiable Instruments.
- 3) Write a note on Promissory Notes.
- 4) Explain the types of Bills of Exchange.
- 5) Explain the advantages of Cheques.
- 6) Explain the limitations of cheques.
- 7) Explain the types of Crossing of Cheques.
- 8) Explain the essentials or rules of Endorsement.

**Part-C (15 Marks)**

- 1) What is Promissory Note? Explain its advantages and limitations.
- 2) What is Bill of Exchange? Explain its advantages and Limitations.
- 3) What is Cheque? Explain its types.
- 4) What is Endorsement? Explain the types of Endorsement.

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**Unit-05**

**Recent Developments in Banking**

**Part-A- (2 Marks)**

- 1) What is E-Banking Service?
- 2) What is Debit Card?
- 3) What is Credit Card?
- 4) State any two differences between Debit and Credit Cards.
- 5) What is Electronic Fund Transfer?
- 6) Expand MICR, RTGS, NEFT, ECS, ATM and KYC.
- 7) What is MICR?
- 8) What is RTGS?
- 9) What is NEFT?
- 10) What is ECS?
- 11) What are Small Banks?
- 12) What do you mean by Payment Banks?
- 13) What is Digital Wallet?
- 14) What do you mean by Crypto Currency?
- 15) What is KYC norm?
- 16) What is Basel Norm?
- 17) What is Mobile Banking?
- 18) What is E-Payment?
- 19) What is E-Money?

**Part-B (10 Marks)**

- 1) Explain the E-Banking Services.
- 2) Differentiate Debit and Credit Cards.
- 3) Explain Internet Banking Services.
- 4) Write a note on Electronic Fund Transfer.
- 5) Write a note on Know Your Customer.
- 6) Write a note on National Electronic Funds Transfer.
- 7) Write a note on Real Time Gross Settlement.
- 8) Write a note on Magnetic Ink Character Recognition.

**Part-C (15 Marks)**

- 1) Explain the recent developments in Banking.
- 2) Write a note on:
  - MICR
  - RTGS
  - NEFT
  - ECS and KYC Norms