

Course Title: Banking-II

Course Code: UGCOG111

Category: Generic Elective-II

Semester: II

Duration: 02 Hours

Max Marks: 80

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Instructions:

- All questions are compulsory having internal choice.
- Figures to the right indicate maximum marks allotted.
- Answer any 04 sub questions in Q1 & Q2 in not more than 100 words each.
- Answer any 01 question of Q3 to Q6 in not more than 400 words each.

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Q.1. Write a short note on any four of the following. (4×4=16 marks)

- i. Day-wise banking
- ii. Mobile banking
- iii. Liquidity ratios
- iv. Second Generation Reforms in Banking
- v. Paperless banking
- vi. Banking payment intermediaries

Q.2. Write a short note on any four of the following. (4 x 4= 16 marks)

- i. Priority banking
- ii. Internet banking
- iii. Productivity ratios
- iv. Objectives of the Banking Regulation Act 1949
- v. Ombudsman Act in banking
- vi. Functions of Reserve Bank of India

Q.3. Answer the any one of the following. (1 x 12= 12 marks)

- a. Explain the role of a banker as a debtor, creditor, and consultant.
- b. What is meant by Banker's right? Explain the various types of banker's right.

Q.4. Answer the any one of the following. (1 x 12= 12 marks)

- a. Explain the impact of information technology on banking.
- b. Discuss about the concepts of debit and credit cards as banking services.

Q.5. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Explain the revenue and expenses of a bank.
- b. Discuss the significance of capital adequacy and asset quality ratios of a bank.

Q.6. Answer the any one of the following.

(1 x 12= 12 marks)

a. Discuss the obligations of a banker in banker-customer relationship.

b. What is meant by the conventional system in banking?

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