

Exam. Code : 110101

Subject Code : 3716

Bachelor of Vocation (Banking and Financial Services)

1st Semester

PRINCIPLES AND PRACTICES OF BANKING

Paper—BVC-104

Time Allowed—3 Hours]

[Maximum Marks—50

Note :— (1) **Section-A** : It consists of *twelve* very short answer questions with answer to each question up to *five* lines in length. Students will be required to attempt *ten* questions. Each question will carry 1 mark: the total weightage being 10 marks.

(2) **Section-B** : It consists of essay type answer questions with answer up to *five* pages in length. Students will be required to attempt any *two* questions. Each question will carry 10 marks: the total weightage being 20 marks.

(3) **Section-C** : It consists of essay type answer questions with answer up to *five* pages in length. Students will be required to attempt any *two* questions. Each question will carry 10 marks: the total weightage being 20 marks.

SECTION—A

1. What is branch licensing ?
2. Differentiate between repo and reserve repo.
3. Define NPAs.
4. What are the objectives of Basel accords ?
5. Discuss the terms of reference of Narsimham Committee Report.
6. What is SARAFESI Act ?
7. What is nomination ?
8. Write a short note on opening of accounts for minors.
9. Describe the KYC norms.
10. Name the responsibilities of paying and collecting bankers.
11. What is Ombudsman Scheme, 2016 ?
12. What are money remittance services ?

SECTION—B

1. Discuss the concept, role and structure of commercial banks in India.
2. Write a detailed note on security valuation and capital account convertibility.
3. What are NPAs ? Also discuss the various categories of NPAs alongwith provisioning norms.
4. Explain the concept, objectives and scope of Basel accord II and III.

SECTION—C

1. Discuss the various kinds of deposits. What is the procedure for opening of accounts by HUF firms, companies and trust ?
2. What protection is available to paying and collecting banker under NI Act ?
3. Write a detailed note on pledge, hypothecation and mortgage.
4. Elaborate the various fund and non fund based services.