

Programme: BBA
Course: Banking Operations
Course Code:11CC206
Enrolment no. _____
Full Marks: 70
Time: 3 Hrs.

Q.N	Questions	CO	Bloom Taxonomy	Marks
Section I				
1	Short Answer type questions.			
a	Describe the problems and failures faced by early private banks in India and their impact on banking reforms.	CO1	Remember	4 x 5 = 20
	or			
b	Describe the history of Indian Banking system in India during colonial era.	CO1	Remember	
	or			
c	Describe the role of Commercial banks in Economic development of Country.	CO2	Remember	
	or			
d	Describe the different types of deposit accounts maintained by commercial banks.	CO2	Remember	
	or			
e	Describe the subsidiary services of commercial banks related to purchase and sale of stocks and shares.	CO3	Remember	
	or			
f	Describe the subsidiary services of commercial banks related to trustees and attorneys.	CO3	Remember	
	or			
g	Explain, how CRR differ from Statutory Liquidity Ratio (SLR)? Explain with reference to their regulatory objectives and impact on bank operations.	CO4	Understand	
	or			
h	Compare between lien, pledge, mortgage, and hypothecation with suitable examples. Discuss how the nature of possession impacts each mode.	CO4	Understand	
	or			
Section II				
	Long Answer type questions.			
2	You are a Bank customer. Explain, how will you protect yourself on experiencing a “loss of cheque in transit”?	CO2	Analyze	3 x 10 = 30
	or			
3	Compare and contrast the features and liabilities of paying and collecting bankers.	CO2	Analyze	
	or			
4	Analyze the General utility services of commercial banks related to dealing in foreign exchange and safe custody of customer’s valuables.	CO3	Analyze	
	or			
5	Compare and contrast the regulatory requirements and risk exposures when a bank: (a) acts as a collecting agent, (b) facilitates stock trading, and (c) serves as a trustee.	CO3	Evaluate	
	or			
6	Assume the RBI increases the CRR by 1%. Explain its chain reaction impact on lending rates, savings, investments, and inflation.	CO4	Analyze	
	or			
7	Examine the effectiveness of mortgage in rural banking, especially in agricultural finance. What reforms are needed to improve security enforcement?	CO4	Analyze	
	or			
Section III				
	Application based questions			
8	Compare and contrast the tools of quantitative and qualitative monetary policy. How effective are these tools in controlling inflation and boosting economic growth?	CO1	Analyze	1 x 20 = 20
	or			
9	Examine the role of RBI in managing currency, regulating the credit system, and supervising banks. How do these roles support overall economic development?	CO1	Evaluate	
	or			

COURSE OUTCOME

On completion of the Course, the students will be able to:

CO 1: Demonstrate a comprehensive understanding of the banking system in India, including its regulatory framework.

CO 2: Understand the operational aspects of commercial banks, the ancillary services provided by the bank and also explain the concept of the time value of money.

CO 3: Identify and assess different banking services and their significance in meeting customer needs.

CO4: Utilize E-Banking services effectively and understand their role in enhancing digital banking experiences.

CO5: Interpret and calculate reserve ratios to assess a bank's liquidity and stability.

CO6: Evaluate the impact of Basel Norms on banking risk management and regulatory compliance