

# Banking and financial services

## Question Bank

### Unit -1

Long Answer Questions:

1. Write about the classification of Banks in Indian Context.
2. Write about the Banking system in India ( RBI)
3. Write about the role of Banks in Economic Development
4. Explain the remarkable changes in the traditional to current banking system
5. Explain about the monetary policy and its tools implemented by RBI
6. Discuss the impact of reforms in Indian Banking system & what are the challenges?

Short Answer Questions:

1. Commercial Banks
2. NABARD & RRBs
3. Co- Operative Banks
4. Organization structure of Banking
5. Define E- Banking and the emerging trends in view of Digitalization
6. DCCB
7. SIDBI
8. Bank Assurance & Ombudsman
9. What the role of foreign banks and its features and objectives
10. Write a brief note on CRR & SLR
11. Write a brief note on Repo and Reverse Repo Rate

### Unit-2

Long Answer Questions:

1. Explain in detail the general and special relationship between banker and customer
2. Write about the rights and duties of a Banker
3. Write about the rights and duties of a customer
4. Define endorsement and explain the different types of endorsement

Short Answer Questions:

1. Distinguish between banker and customer
2. Write about the opening of different types of Accounts
3. Write about special types of customers

### Unit-3

1. Define the term Negotiable instrument write the consequences of wrongful dishonor of a cheque.
2. What are the characteristics of cheques and its various types
3. Write about duties and responsibilities of a paying and collecting banker.
4. What precautions the banker should take while advancing Loans against collateral securities
5. Write about goods and documents of the title of goods

Short Answer Questions:

1. Bills of exchange
2. Cheque
3. Promissory notes
4. Classification of loans
5. Mortgage
6. Collateral security
7. Principles of lending
8. Types of loans and advances

## Unit-4

Long Answer Questions:

1. Write about the scope and subject matter of Financial services in Indian Context
2. What are the challenges facing the financial services sector. Discuss its present scenario

Short answer Questions

1. Types of Financial services
2. New financial products and services
3. Financial Markets
4. Financial Services
5. Financial Institutions
6. Financial Instruments

## Unit-5

Long Answer Questions:

1. Write about the scope of merchant banking services
2. Write about venture capital and its stages in detail
3. What is lease financing and explain about various types of leases

Short Answer Questions:

1. Discounting of a bill of exchange
2. Factoring
3. Forfeiting
4. Leasing
5. IRDAI & Insurance services
6. NBFIs
7. Mutual funds
8. Hire purchase