

3/H-76 (ix) (c) (Syllabus-2019)

2022

(November)

COMMERCE

(Honours)

[BC-305 (c)]

(**Fundamentals of Banking**)

(Under Revised Syllabus)

Marks : 75

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

1. Describe the three-tier system of cooperative banking in economy. What are the main weaknesses of cooperative banks? 10+5=15

Or

- (a) What are the changes seen in the 'Regional Rural Banking Structure' in the post-liberalization phase? 10
- (b) Highlight the scope of functioning of universal banks. 5

2. "The relationship between banker and customer varies according to the types of customer." Elaborate. 15

Or

Discuss any two theories of banking in detail. $7\frac{1}{2} \times 2 = 15$

3. Explain the various types of frauds taking place in banks and the means to prevent them. 15

Or

- (a) What is material alteration of a cheque? What are the consequences of material alteration with relation to its payment? $7+3=10$

- (b) Explain the role of clearing house. 5

4. What are the main pillars of Basel-III? How is Basel-III different from Basel-II? $7+8=15$

Or

Write a detailed note on 'Mergers and Acquisitions of Banks in India' during post-liberalization phase. 15

5. (a) Write a detailed note on the provision of the RBI Act, 1935 towards controlling the banking activities in India. 8

- (b) Has there been any change in the role of RBI towards control in banking operations due to technology advancement? Justify your answer. 7

Or

Explain in detail the provisions given in the Banking Regulation Act, 1949 with regard to licencing of new banks and acquisition of bank. $7\frac{1}{2} + 7\frac{1}{2} = 15$
