

SSR DEGREE COLLEGE (AUTONOMOUS) NIZAMABAD
SEM – II
IMPORTANT QUESTIONS
B & FS

UNIT WISE IMPORTANT QUESTIONS.

UNIT – I

Commercial Banks, RBI & Banking System

1. Explain the **functions of commercial banks** in detail.
2. Discuss the **emerging trends in commercial banking in India** with special reference to e-banking, mobile banking and core banking.
3. Explain about the different types of banks in detailed.
4. Describe the **role and functions of NABARD** in the development of rural credit.
5. Write a detailed note on **Regional Rural Banks (RRBs)**.
6. Discuss the various functions of Reserve bank of india (RBI).

UNIT – II

Banker–Customer Relationship & Types of Customers

1. Define banker and customer. Explain the **relationship between banker and customer**.
2. Explain the **general and special features of banker–customer relationship**.
3. What is **KYC**? Explain its objectives and importance in banking.
4. Describe the **procedure for opening a bank account**.
5. Explain the **precautions to be taken by a banker while opening accounts of special customers**.

UNIT – III

Negotiable Instruments & Loans Against Securities

1. Define negotiable instruments. Explain their **features and types**.
2. Explain the **duties and responsibilities of a paying banker**.
3. Discuss the **duties and responsibilities of a collecting banker**.
4. Explain the **consequences of wrongful dishonour of a cheque**.
5. Describe the **precautions to be taken by banks while advancing loans against goods**.
6. Explain **documents of title to goods** with examples.

UNIT – IV

Financial Services

1. Define financial services. Explain their **functions, classification and scope**.
2. Explain **fund-based and non-fund-based financial services**.
3. Explain **new financial products and innovative financial instruments**.
4. Discuss the **challenges faced by the financial service sector in India**.
5. Explain the **present scenario of financial services in India**.

UNIT – V

1. Define merchant banking and explain the different type of services provided by merchant bank.
2. Define and explain about venture capital and its functions
3. Define lease ? Explain different types of leases ?
4. Define Leverages ? Explain different types of leverages?
5. Explain about factoring and bill discounting services provided by banks and financial institutions?