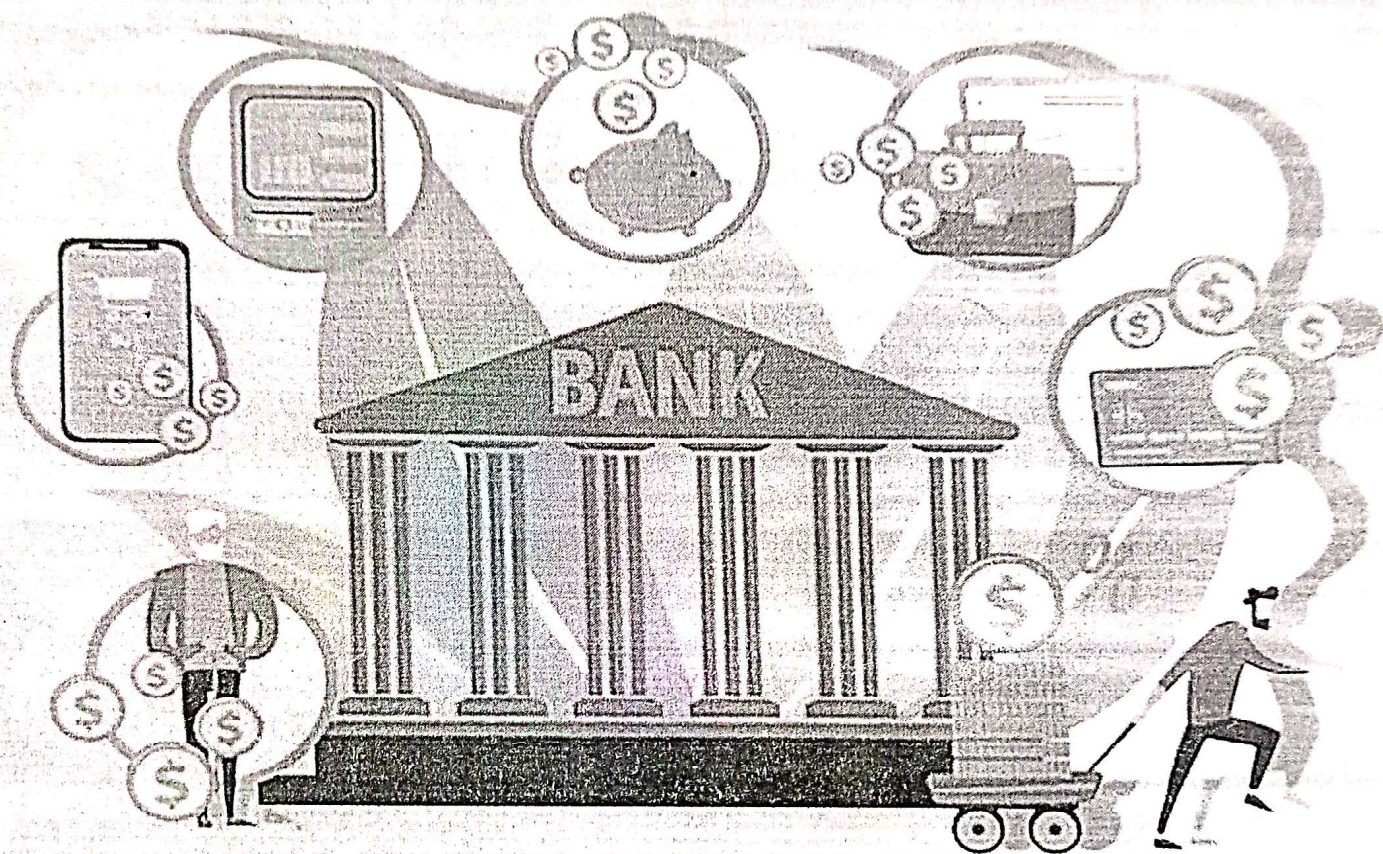


HINDU COLLEGE AMRITSAR

DEPARTMENT OF COMMERCE

BANKING OPERATIONS



ADD ON COURSE

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PG Department of Commerce & Business Management

Academic Year 2022-23

NOTICE

This is for the information of the students that the PG Department of Commerce & Business Management is going to start the value added course on 1st February, 2023 as per the following schedule :-

COURSE NAME	TIMINGS
1. Banking Operations	2:20 P.M. to 3:00 P.M.
2. Advanced Logical Thinking & Analysis	8:20 A.M. to 9:00 A.M.

Moumita 27/01/2023
Incharge

PG Department of Commerce and Business Management

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PG Department of Commerce and Business Management

Syllabus of Banking Operations

(Add on Course)

Sr. No.	TOPIC NAME	DAYS
1.	Introduction & Meaning	1
2.	History	2
3.	Structure of Banking System	3
4.	Services/ Facilities Offered (Accepting/ Lending)	3
5.	Functions/Role of Banks	3
6.	Reforms in Banking	4
7.	Innovations in Banking	5
8.	Types of Accounts/ Deposits	3
9.	Products of Banking • E-Banking (including RTGS NFT IMPS)	3
10.	Regulation of Banking Sector • RBI • Role/Functions • Credit Techniques • Management/Composition	1 2 2 2
11.	Banker Customer Relationship (KYC Guidelines)	4-5
12.	Documentation needed for account opening	3
13.	Procedure of credit sanction	3
14.	Collaterals & modes of charging	3
15.	Priority Sector Lending	3
16.	Financial Inclusion	2

Vision of the Course:-The goal is to prepare students for roles in banking operations with a well-rounded skill set and knowledge base that aligns with the dynamic nature of the industry.

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Outcome of the Course:-

- This will empower students with the knowledge and expertise needed to contribute effectively to banking operations and foster a successful career in the field.
- Learn strategies and techniques to prevent & detect fraudulent activities in banking operations.
- It will help students to develop skills in analyzing credit worthiness and managing risk for loan portfolios.

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**List of Students for
Add on Course on Banking Operations**

The following students have been enrolled in Add on course in Banking Operations

ROLL NO	NAME OF STUDENT
6202	Amandeep Kaur
6212	Deepika
6221	Chirag Seth
6239	Karan Sethi
6249	Yesh
6265	Lavanya
6276	Chaitnya
6282	Ashima
6601	Pratham
6603	Sargam
6610	Sushant
6613	Meenakshi
6620	Rakesh Pal
7003	Sushil
7009	Radhika

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Rakesh Joshi

February

Roll No	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
6202 Anandkumar	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6212 Deepika	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6221 Chirag Sethi	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6239 Karan Sethi	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6249 Yeash	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6265 Lavanya	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6276 Chaitanya	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6282 Ashima	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6601 Pratham	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6603 Sargam	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6610 Suohant	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6613 Meenakshi	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
6620 Rakesh Pal	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
7003 Sushil	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
7009 Radhika	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

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Test of Banking Operations

(Add on Course)

Time Allowed- 1 hour

Maximum Marks-60

1. Bank does not give loan against
a) Gold Ornaments b) LIC policy c) Lottery ticket d) NSC
2. Bank does not provide loans for
a) Crop loans b) Education loans c) Home loans d) Drinking & Gambling
3. KYC means
a) Know your customer b) Know your character c) Both of above d) None of above
4. Bank draft is issued by
a) Private Sector Banks b) Regional Rural Banks c) Public Sector Banks d) All of above
5. Fixed Deposit can
a) not be withdrawn before maturity b) paid only after maturity c) withdrawn before maturity d) all of above
6. Maximum tenure of Fixed Deposit is
a) 5 years b) 7 years c) 8 years d) 10 years
7. Which of the following is not a regulatory institution in Indian financial system?
a) RBI b) CIBIL c) SEBI d) IRDA
8. Which of the following combinations is correct?
a) NABARD-----Industrial Loan
b) RBI-----Long term Finance
c) RRB-----Agriculture Finance
d) IDBI-----Short Term Loans
9. Which of the following is not an organized sector in India?
a) Nationalized Banks b) Regional Rural Banks c) Cooperative Banks d) Chits and Money lenders
10.) In which year was the Banking Regulation Act passed?
a) 1949 b) 1955 c) 1959 d) 1969
11. Which bank is called lender of last resort?
a) Commercial bank b) Agricultural bank c) Industrial bank d) Central bank
12. Which of the following is true about non-scheduled banks in India?
i. A non-scheduled bank does not have to maintain CRR with the RBI.
ii. Also it cannot lend money from RBI under LAF.
iii. The banks named under third schedule of RBI Act 1934, are non-scheduled banks.

a) Only i and iii are true
b) Only ii and iii are true
c) Only I and ii are true
d) All are true
13. Cash which is stored electronically on a microchip is called

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- (a) E purse (b) Debit card (c) AYM (d) Credit card
14. Those banking services based on the voice processing facility available with the bank computers
(a) Internet banking (b) Home banking (c) E banking (d) Tele banking
15. Which is the fastest possible money transfer system through banking channel?
(a) RTGS (b) EFT (c) ATM (d) None of these
16. Which of the following is known as plastic money?
(a) Credit card (b) Debit card (c) None of these (d) Both of these
17. When did the banking sector reforms initiate?
(a) 1996 (b) 1901 (c) 1991 (d) 1989
18. To strengthen the capital base of banks RBI laid down -----
a) IRAC rules b) BASEL norms c) Capital Adequacy Norms d) none of these
19. Which of the following is part of priority sector lending?
1. Education
2. Renewable energy
3. Personal loans
4. Social infrastructure
5. Medium enterprises
6. Export Credit
7. Housing
8. Credit cards
- a. 1,2,5,7,8
b. 1,2,3,7,8
c. 1,3,4,5,6,7
d. 1,2,3,5,7,8
20. How does RBI influence economic growth through open market operations?
a) By directly investing in the stock market
b) By buying and selling government securities
c) By providing grants to businesses
d) By imposing tariffs on imports
21. Which committee recommended the establishment of the Banking Ombudsman scheme?

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- a) Narasimham Committee
- b) Raghuram Rajan Committee
- c) Bimal Jalan Committee
- d) Urjit Patel Committee

22. What is the purpose of the RTGS (Real Time Gross Settlement) system?

- a) Regulate the fiscal deficit
- b) Facilitate electronic transfer of large sums of money in real-time
- c) Regulate the export of goods
- d) Issue government bonds

23. How many banks were first nationalised?

- A. 10
- B. 12
- C. 14
- D. 16

24. Which statement is not true regarding RBI?

- a) It is the Central Bank of India.
- b) It was established in 1935.
- c) It can issue currency notes.
- d) Personal account can be opened in RBI

25.1 Which of the following is/ are the Quantitative Instrument of RBI?

- a) CRR
- b) Bank Rate Policy
- c) SLR
- d) All of these

26. Read the following statement given below and choose the correct alternative

Statement 1- Currency includes deposits of foreign bank

Statement 2- Demand deposit is payable on demand by bank.

- a) Only 1 is correct
- b) Only 2 is correct
- c) Both are correct
- d) None of the above

27. Read the following statement given below and choose the correct alternative

Statement 1- Bank is a financial institution which performs only one function i.e. to grant loans and advances

Statement 2- Bank is only commercial in nature.

- a) Both are correct
- b) Both are wrong

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- c) Only 1 is correct
- d) Only 2 is correct

28. Banks pays interest on

- a) Deposits
- b) Loans
- c) Both (a) & (b)
- d) None of above

29. Mutilated notes

- a) Should be burnt away
- b) should be thrown away
- c) can be exchanged at Bank
- d) None of above

30. What is validity period of cheque?

- a) 4 months from date of issue
- b) 3 months from date of issue
- c) 1 month from date of issue
- d) Unlimited

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