



SOMAIYA

VIDYAVIHAR UNIVERSITY

Dr. Shantilal K. Somaia School of Commerce and Business Studies

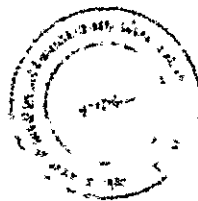
QUESTION PAPERS

BRANCH: Bachelor of Commerce (Data Analytics)	SEM: I
	NOV-2023

Sr. No.	Subject	Available
1.	131U77C103 – Principles of Banking (A), (B)	
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		



LIBRARY



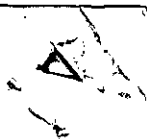


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	Semester (Nov-Dec 2023)		
Examination: End Semester Examination Nov/Dec 2023 (UG Programmes)			
Programme code: 77		Class:	
Programme: B.Com (H) with specialization in Data Science		FYBCOM (HONS)	Semester: I
Name of the Constituent College: S K Somaiya College			Name of the Department: Commerce
Course Code: 131U77C103		Name of the Course: Principles of Banking	
Duration: 2 Hrs.		Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Explain with relevant examples or case studies			

Question No.		Max. Marks	Co Attainment
Q.1 A	Summarise the Structure of Indian Banking Systems with examples. OR	(15)	1
Q1 B	What is IBC (Insolvency & Bankruptcy code 2016)	(7)	4
Q1 C	Explain PSL (Priority Sector Lending)	(8)	3
Q.2 A	Discuss Microfinance with the importance and Role of Microfinance in India OR	(15)	2
Q2 B	Describe the Types of BG	(10)	3
Q2 C	What is Pledge & Hypothecation give examples also.	(5)	3
Q.3	Analyse and discuss the Types of credit facility in banking. Discuss the concept of Crossing of a cheque. OR	(8) (7)	3 3
	Discuss the Types of retail and corporate loans	(15)	1
Q.4 A	Conceptual Questions (3 Marks Each)	(15)	
	1) RBI Act		4
	2) Indemnifier		3
	3) Collateral Security		3





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Question No.		Max. Marks	Co Attainment
Q1 A	Elaborate on concept of E-banking and also discuss the benefits to bank and customers. OR	(15)	2
Q1 B	Discuss the Key guidelines for BG by RBI	(7)	3
Q1 C	What is UCP 600, discuss with key elements which make up UCP 600	(8)	3
Q2 A	Analyze the Developmental or Promotional Functions of RBI OR	(15)	4
Q2 B	Compare Small Finance Bank Vs Payment Bank	(10)	2
Q2 C	List down the Asset Products in banking with examples in brief.	(5)	3
Q3 A	Distinguish Between BG and LC OR	(15)	4
Q3 B	Bring out the contrast between Lien and set off	(5)	3
Q3 C	Describe the Different types of cheques in banking	(10)	4
Q.4 A	Conceptual Questions (3 Marks Each) 1) BR Act 2) Fintech 3) BG	(15)	1 2 3



10-10-68



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