

# PRINCIPLES & PRACTICES OF BANKING



**Brand:** Mehta Solutions  
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## Short Description

**PRINCIPLES & PRACTICES OF BANKING** case study

## Description

### Multiple Choices:

**Q1. Frequency of First Tranche Returns is:**

1. Weekly
2. Monthly
3. Monthly/quarterly
4. Monthly/quarterly/half-yearly

**Q2. An order for winding up a banking company can be issued by\_\_\_\_\_**

1. The High Court

2. **The RBI**
3. **The Central Government**
4. **The Supreme court**

**Q3. Who shall be natural guardian in case of married minor girl?**

1. **Father**
2. **Brother in law**
3. **Father-in-law**
4. **Husband**

**Q4. X a partner in the firm XYZ Co. wants to open a Bank account in the firm's name. It will require signatures of:**

1. **All partners**
2. **Any one of the partner**
3. **Managing partner only**
4. **Sleeping partner not required**

**Q5. Public limited companies should have minimum shareholders, before Opening Bank account.**

1. **11**
2. **7**
3. **5**
4. **15**

**Q6. If the beneficiary is government then the Expiry of guarantee is governed by the „law of limitation? ranging from 3 years to**

1. 15 years
2. 30 years
3. 20 years
4. 10 years

**Q7. Charge created on LIC Policy is**

1. Lien
2. Hypothecation
3. Pledge
4. Assignment

**Q8. The device that combines the parallel input data into single serial output data is known as**

1. Switcher
2. Multiplexer
3. Encoder
4. Front end processor

**Q9. In market skimming pricing strategy:**

1. Initially price is lower and then it is increased

2. **Initial price is high and is maintained high**
3. **Initial price is low and is maintained low**
4. **Initially price is higher and then it is reduced**

**Q10. The marketing personnel need information \_\_\_\_\_ intervals.**

1. **At yearly**
2. **At quarterly**
3. **At monthly**
4. **On a continuous basis and regular**

**Part Two:**

**Q1. Discuss the role of RBI in Indian Banking sector.**

**Q2. Write short notes on:**

**Q3. Write short notes on:**

1. **Repo Rate**
2. **Reverse Repo Rate.**
3. **Bank Lien**
4. **Right of set off**

**Q4. What is cash credit means?**

## **Case let 1**

### **Questions:**

- 1. How does the winner in such an auction become the loser due to the „winner curse“??**
- 2. Explain the role of primary dealers in the money market.**

## **Case let 2**

### **Questions:**

- 1. Discuss the mechanism of forfeiting and the role played by banks in forfeiting transactions.**
- 2. How does forfeiting differ from factoring?**

## **Section C: Applied Theory (30 marks)**

- 1. What are the various approaches to capital adequacy? Explain Basel II norms and minimum capital requirements in Basel II norms.**
- 2. What do you mean by non Performing Assets (NPA)? How have NPAs affected financial health of Indian commercial banks?**

## **Details**

### **1. Case study solved answers**

**2. pdf/word**

**3. Fully Solved with answers**