

Annexure – 18

PERIYAR UNIVERSITY

SALEM – 636 011



PERIYAR INSTITUTE OF DISTANCE EDUCATION (PRIDE)

**DEGREE OF BACHELOR OF BUSINESS
ADMINISTRATION – BANKING**

(NON-SEMESTER SYSTEM)

REGULATIONS AND SYLLABUS
(Effective from the Academic Year 2007 – 2008)

**PERIYAR INSTITUTE OF DISTANCE EDUCATION (PRIDE)
DEGREE OF BACHELOR OF BUSINESS
ADMINISTRATION – BANKING**

1.

2. ELIGIBILITY FOR ADMISSION

Candidates seeking admission to the first year degree of Bachelor of Business Administration – Banking shall be required to have passed the Higher Secondary Examination (Academic or Vocational Stream) conducted by the Government of Tamilnadu or an examination accepted as equivalent thereto by the syndicate, subject to such conditions as may be prescribed from time to time.

3. ELIGIBILITY FOR AWARD OF DEGREE

A candidate shall be eligible for the award of the degree only if he/she has undergone the prescribed course of study in Periyar Institute of Distance Education (PRIDE) for a period of not less than three academic years and passed the examinations prescribed and fulfilled such conditions as have been prescribed therefor.

3. COURSE OF STUDY

a) Objectives of the course:

- I.** To provide the basic and essential knowledge regarding various activities undertaken and necessary to run socially responsible business organization;
- II.** To impart certain basic skills and aptitude which will be useful in taking up any particular activity in a business;
- III.** To provide a global view of the several industrial and other organizations and their functions which support the business system;
- IV.** To develop the personality so as to become a responsible citizen with greater awareness about the Indian society and its culture.

b) The Course of study shall consist of languages and core subjects

PRIDE

BACHELOR OF BUSINESS ADMINISTRATION – BANKING

SCHEME OF EXAMINATIONS

Paper	Subject	Duration	Marks
	FIRST YEAR		
Language I	Tamil (or) any one of the Modern(Indian or Foreign) or classical languages	3 hours	100
Language II	English	3 hours	100
Core	Paper III Principles of Economics	3 hours	100
	Paper IV Money and Banking	3 hours	100
	Paper V Rural Banking	3 hours	100
Core	SECOND YEAR		
	Paper VI Business communications	3 hours	100
	Paper VII Practice of Commercial Banking	3 hours	100
	Paper VIII Banking Law	3 hours	100
	Paper IX Bank Management	3 hours	100
	Paper X Accounting for Bankers	3 hours	100
Core	THIRD YEAR		
	Paper XI Business Law	3 hours	100
	Paper XII Foreign Exchange	3 hours	100
	Paper XIII Marketing of Banking Services	3 hours	100
	Paper XIV Banking Technology	3 hours	100
	Paper XV Innovative Banking	3 hours	100

Note: I (i) Indian – Telugu, Kannada, Malayalam, Urdu and Hindi

(ii) Foreign – French iii) Classical – Sanskrit and Arabic

4. PASSING MINIMUM

A candidate shall be declared to have passed in each paper if he/she secures not less than 40% of the marks prescribed for the examination. He/She shall be declared to have passed the whole examination if he/she passes in all the papers as per the scheme of examinations.

5. CLASSIFICATION OF SUCCESSFUL CANDIDATES

Successful candidates passing all the examinations securing the marks (i)60% and above and (ii) 50% and above but below 60% in the aggregate of the marks prescribed for Core subjects shall be declared to have passed the examination in **First class** and **Second class** respectively. All other successful candidates shall be declared to have passed in the examination in the **Third class**.

Candidates who obtained 75% of marks and above in any subject shall be deemed to have passed that subject with **Distinction** provided they passed the examination at the first appearance.

6. RANKING

Candidates who pass all the examinations prescribed for the course in the first appearance only are eligible for ranking.

PAPER- III
PRINCIPLES OF ECONOMICS
(Core Subject)

UNIT - I

Introduction – Definition – Meaning and Scope of Economics – Micro and macro economics – Human wants – basic concepts.

UNIT -II

Demand Analysis – Demand schedule – Demand curves – Elasticity of demand – Consumer's surplus. Production function – factors of production – Law of variable proportions.

UNIT - III

Nature of costs in Economics – Opportunity cost Vs. Real cost – Fixed cost Vs. Variable costs – Notion of Marginal cost – Break-even analysis.

UNIT - IV

Market structure and pricing – nature of competition – types of competition, monopoly, monopolistic competition and oligopoly.

UNIT - V

Theories of Distribution – Rent – wage – Interest – Profit - Theories and Concepts.

BOOKS RECOMMENDED

- ❖ S.Sankaran, Business Economics, Margham Publications.
- ❖ S.Sankaran, Principles of Economics, Margham Publications.
- ❖ K.L.Maheswari and R.L.Varshney, Managerial economics, Sultan Chand.
- ❖ I.C.Dhingra, Business Economics, S.Chand
- ❖ K.P.M.Sundaram & E.N.Sundaram, Business Economics, sultan Chand
- ❖ Samuelson, Economics, Tata Mcgraw Hill
- ❖ Gupta, Managerial Economics, Sultan Chand

PAPER- IV
MONEY AND BANKING
(Core Subject)

UNIT - I

Money: Evolution and functions of money – Significance of money – Quantity theory of money (Fishers and Cambridge) – Demand for and supply of money

UNIT - II

Commercial Banking: Functions and kinds – Balance sheet of a commercial bank – Investment policy – commercial bank in economic development – Branch Banking and Unit Banking – Deposit Banking Vs Mixed Banking - credit creation of Commercial Banks.

UNIT - III

Central Banking: Functions of a central bank – credit control – quantitative controls – selective controls - RBI and economic development

UNIT - IV

Money market: Structure – organized and unorganized money market – Development of money market – Indian Money Market – London and Newyork Money Markets – Capital Market in India

UNIT - V

Inflation: Meaning and definition – Kinds of inflation – causes and consequences of inflation – Deflation – Inflation in a developing economy

BOOKS RECOMMENDED

- ❖ KPM Sundaram, Money and Banking and International Trade, Sultan Chand & sons.
- ❖ KPM Sundram, Money Banking, Sultan Chand & sons.
- ❖ ML Jhingan, Money Banking and International Trade, S.Chand
- ❖ S.Sankaran, Money Banking and International Trade, Margham Publications.
- ❖ Ashok Desai, Indian Banking, HPH
- ❖ Gordan & Natarajan, Banking, HPH
- ❖ Nirmala Prasad and Chandradoss, Banking and Financial System, HPH

PAPER - V
RURAL BANKING
(Core Subject)

UNIT I

Indian Rural Economy: Features- Composition – Sources of rural finance – Requisites of a sound rural finance system

UNIT II

Institutional infrastructure: Co-operative banks – Commercial banks – Regional Rural Banks – Their evolution, structure, functions and role – credit planning – Lead Bank Scheme.

UNIT III

Priority sector credit: concept and components – Rural Development programmes – IRDP – PMRY – Service Area Approach – lending procedures and norms.

UNIT IV

Management of Rural Development Projects: Project dimension – formulation – appraisal – Feasibility – Planning and implementation – Evaluation of projects

UNIT V

Institutions supporting Rural Development: RBI, NABARD, SIDBI, DIC – Non-Governmental Organizations (NGOs) - Their role and functions.

BOOKS RECOMMENDED

- ❖ Sankaran, Business Economics, Margham Publications.
- ❖ KPM Sundaram & E.N.Sundaram, Business Economics, Sultan Chand & sons
- ❖ R.L.Varshney & KL Maheswari, Managerial Economics, Sultan Chand & sons
- ❖ I.C.Dhingra, Business Economics for Bankers, Sultan Chand & sons.

PAPER – VI
BUSINESS COMMUNICATION
(Core Subject)

UNIT - I

Communication - meaning - objectives - Types - Principles of communication - Layout of Business Letters.

UNIT - II

Business Enquiries and replies - Offer - Quotations - Orders - Complaints and Adjustments - Collection letters - Circular letters - Status enquiries.

UNIT - III

Bank correspondence - Insurance correspondence - Agency correspondence - Letters to the Editor - Application for appointment.

UNIT - IV

Company correspondence - Secretary and his duties – Correspondence with Directors, Shareholders, Government Departments and others.

UNIT - V

Report writing - Meaning - Importance – Characteristics of a good report - Report by individuals - Report by committees - Precise – Writing - Passages relating to business and management.

BOOKS RECOMMENDED

- ❖ Rajendrapal and Koralahalli J.S, Essentials of Business Correspondence, Sultan Chand & Sons.
- ❖ Ramesh M.S & PattanShetty, Effective Business English & correspondence, RC publications.
- ❖ Balasubrahmaniyan, Business Communication, Vikas Publishing House Pvt. Ltd.
- ❖ US Rai, SM Rai, Business Communication, HPH.
- ❖ Shirley Taylor, Communication for Business, LONGMAN.
- ❖ RSN Pillai, Bagavathi, Commercial Correspondence & Office Management, S.Chand.
- ❖ N.S.Rashunathan and B.Santhanam Business Communication, Margham Publications.
- ❖ Chaturvedi, Business communication concepts, cases and applications, Pearson Education.
- ❖ Ramachandran.K.K., Lakshmi.K.K. and Krishnakumar, Business Communication, Macmilan.

PAPER – VII

PRACTICE OF COMMERCIAL BANKING

(Core Subject)

UNIT - I

Lending of money by banks: Principles of sound lending - Forms of advances such as Cash credit, Overdraft, Loan, Purchase and Discounting of bills - Borrower study.

UNIT - II

Secured advances: Different types of securities viz., Government securities. Corporate securities, Life Insurance Policies, Goods, Document of Title to Goods, Real Estate and Book debts. Modes of creating charges viz.. Lien, Pledge, Hypothecation and Mortgage.

UNIT - III

Guarantees: Definition - Essential features of a contract of guarantee - Liability of the surety - Rights of surety - Obligations of creditor towards surety - Rights of creditor.

UNIT - IV

Loan appraisal: Managerial appraisal, Technical appraisal, Commercial appraisal and financial appraisal-Follow up and supervision - NPAs.

UNIT - V

Documentation: Meaning - Documentation in respect of various types of borrowers and securities - Essential clauses - Indian Stamp Act - Limitation Act.

BOOKS RECOMMENDED

- ❖ Bedi H.L.and Hardikar V.K. – Practical Banking Advance
- ❖ Tannan M.L. – Banking Law and Practice in India,
Thacker & Co.
- ❖ IIB – Commercial Banking 4 Volumes.

PAPER – VIII
BANKING LAW
(Core Subject)

UNIT - I

Definition of Banking - Relationship between banker and customer - General relationship - Obligations of a banker: Obligation to honour cheques and to maintain secrecy of accounts – Bankers’ rights: Right of general lien, set-off, appropriation and to charge interest and incidental charges.

UNIT - II

Negotiable Instruments - Definition - Characteristic features - Distinguishing features of cheque, bill and promissory note - Types of bills of exchange - Holder and Holder in due course of negotiable instruments -payment in due course.

UNIT - III

Endorsements - Definition - Kinds - Crossing -Types - MICR Cheques - Paying banker: Precautions to be taken before passing a cheque for payment and statutory protection - Collecting banker: Duties and Statutory protection.

UNIT - IV

Types of customers and account holders - Procedure and practice in opening and conducting the accounts of customers’ viz., Minors, Joint account holders, Partnership firms. Joint stock companies, Executors and Trustees, Clubs and Associations, Joint Hindu Family -. Non Resident Accounts.

UNIT - V

Different types of accounts in a bank: Savings, Current and Fixed deposit accounts - Opening, Operation and Closing of such accounts - Legal aspects of entries in the Pass Book.

BOOKS RECOMMENDED

- ❖ Tannan, M.L - Banking Law and Practice in India, Thacker & Co. Ltd, Bombay.
- ❖ Sundaram and Varshney - Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi.
- ❖ Indian Institute of Bankers, Mumbai - Commercial Banking Volume I, II and III.

PAPER - IX
BANK MANAGEMENT
(Core Subject)

UNIT - I

Management - Management Principles and Functions - Environment for effective bank management - Role of a bank Manager - Planning in banks - Need - Planning Process - Strategic Planning - Organisational Planning - Resource Planning - Profit Planning - Operational Planning - Types of Plans in Banks - Decision Making - Process of Decision Making in banks.

UNIT - II

Organisation - Principles - Departmentation in banks - Organisational Structures - Project Organisation - Matrix Organisation - Committees - Line Staff Relations - Span of Control - Delegation - Decentralisation - Bank branch Organisation.

UNIT - III

Direction - Principles - Conflict Management in banks - Leadership - Functions - Styles - Theories - Motivation - Theories.

UNIT - IV

Control - Process - Essentials - Techniques of control - Management Information System in Banks - Productivity and Profitability in Banks.

UNIT - V

Manpower Planning in Banks - Recruitment - Selection - Training in Banks - Need - Methods - Discipline - Grievance Redressal - Trade Unionism.

BOOKS RECOMMENDED

- ❖ C.B. Gupta – Principles of Management for Bankers
- ❖ James B Bexley – Banking Management – A guide to more profitable banking.
- ❖ P. Subba Rao – Principles and Practice of bank management.
- ❖ Harold Koontz et al – Essentials of Management.

PAPER - X
ACCOUNTING FOR BANKERS
(Core Subject)

UNIT - I

Basic Accounting : Concept And Conventions – Accounting Equations – Meaning of Accounting – Groups Interested In Accounting Information – Journal, Ledger, Subsidiary Books – Trail Balance – Final Accounts of Sole Proprietorship.

UNIT - II

Bank Reconciliation Statement – Average Due Date – Account Current.

UNIT - III

Bills of Exchange – Meaning – Entries In the Books of Drawer and Drawee – Dishonour – Noting and Protest – Renewal – Accommodation Bills.

UNIT - IV

Classification of Errors – Rectification In Different Stages of Accounting Cycle – Suspense Account – Effect of Rectification on Net Profit – Rectification of Errors during the subsequent accounting period.

UNIT - V

Final Accounts of Banking Companies Special Features of Bank Accounting, Revised Formats of Bank Accounts : P & L *A/C* and Balance Sheet: Preparation of Final Accounts of Banking Companies.

BOOKS RECOMMENDED

- ❖ Shukla & Grewal T.S. Advanced Accounting, Vol –1, S.Chand & Co. New Delhi.
- ❖ Gupta R.L. Advance Accounting, Sulthan Chand, New Delhi.
- ❖ Ganesan S. and Kalavathi S.R. Corporate Accounting, Thirumalai publication, Nagercoil – 1.
- ❖ Reddy T.S & Moorthy Financial Accounting, Margam Publications.

PAPER – XI
BUSINESS LAW
(Core Subject)

UNIT - I

Indian Contract Act 1872 : Contract – Meaning – Types – Essential elements – Nature of contract – Performance of contract – Discharge of contract – Remedies for breach of contract – Quasi contracts.

UNIT - II

Special contracts : Contract of Indemnity and Guarantee – Bailment and Pledge – Law of Agency.

UNIT - III

Sale of Goods Act, 1930 : contract of sale – Essentials – Duties of buyers and Sellers – Conditions and warranties – Transfer of property – Performance of the contract of sale – Rights of an unpaid seller.

UNIT - IV

Companies Act, 1956 : Definition of a company – Characteristics – Kinds – Incorporation of a company – Memorandum and Articles of association – Prospectus – Directors – Appointment – Powers and duties - Company Meetings – Resolutions and minutes.

UNIT - V

Indian Stamp Act : Reasons for variations in stamp duty from State to State – Stamping of documents – Alteration of Stamped Document – Effect of document not being duly stamped. Limitation : Rationale behind prescribing period of limitation – Acknowledgement of debts and confirmation of balances – Part Payment.

BOOKS RECOMMENDED

- ❖ N.D. Kapoor - Mercantile law
- ❖ D.F.Mulla - The & Indian Contract Act.
- ❖ Polloci & Mulla - Sale of goods and Partnership Act.
- ❖ S.M.Shah - Lectures on Company Law
- ❖ N.K.Randeria - Legal Decisions Affecting Bankers.
- ❖ Indian Stamp Act, Indian Limitation Act.

PAPER – XII
FOREIGN EXCHANGE
(Core Subject)

UNIT - I

Foreign exchange : Meaning – Administration of foreign exchange – Functions of the foreign exchange department of a bank – Foreign exchange market in India – Exchange Control : Objectives and Methods.

UNIT - II

Exchange Arithmetics: Nostro and Vostro Accounts : Spot and Forward Deals for the purchase and sale of foreign currencies – selection of buying and selling rates and calculation of appropriate forward rates.

UNIT - III

Export Financing : Packing Credit Advances, Advances against duty drawback, Other services to exporters – post – shipment finance : Purchase/Negotiation of exporters – post – shipment finance : Purchase/Negotiation of export bills, scrutiny of bills drawn under letter of credit, collection of export bills, advance against bills under collection and consignment exports.

UNIT - IV

Export – Import Bank of India : Lending to Indian exporters, Lending to foreign governments and companies, loans to commercial banks in India, Non – lending services and Forfeiting. Export Credit Guarantee Corporation of India Limited : Standard policies, Specific policies and guarantee to banks.

UNIT - V

Import Financing : Import licenses – Letter of Credit : Mechanism and types – Opening of a letter of credit – Payment of import bills – import trust receipt – Deferred payment imports – Foreign currency loans.

BOOKS RECOMMENDED

- ❖ Francis - International Trade and Export Management.
- ❖ C.Jeevanandam - Foreign exchange – Practice, concepts and control.
- ❖ Reserve bank of India - Exchange control manual – Vol.I & II.
- ❖ S.K.Verghese - Financing Foreign Trade.
- ❖ K.K.Andley and V.J.Mattoo - Foreign exchange – principles and practice.

PAPER - XIII
MARKETING OF BANKING SERVICES
(Core Subject)

UNIT - I

Marketing – Meaning – Importance Of Marketing – Modern Marketing Concept – Features of the Modern Marketing Concept – Relevance of marketing to banking – Marketing environment for a banker – Marketing Mix of a banker.

UNIT - II

Market segmentation – Bases – Marketing outlet – Suitable location for a bank branch – Branch Layout. Product mix: Product line of banker, New Product Development, Constraints on Product Development, Product Management, Non –Fund Based Business.

UNIT - III

Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives, Pricing Policies, Deregulation of interest rates, service charges.

UNIT - IV

Promotion Mix : Meaning, Objectives, Methods, Factors affecting Promotion Mix, Promotional Mix of a banker: Personal Promotional Efforts, Direct Marketing, Public Relations, Societal Banking, Customers, Meets, Customer Service, Advertising, Publicity – Good Promotional Mix.

UNIT - V

Bank Marketing Personnel – Selection Motivation – Training and Development.

BOOKS RECOMMENDED

- ❖ Marketing management : Ramaswamy and Namakumari.
- ❖ Marketing management : Gupta and Rajan Nair.
- ❖ Dynamics of bank marketing : Madhukar.
- ❖ The bank marketing handbook : Kenneth Andrew.

PAPER - XIV
BANKING TECHNOLOGY
(Core Subject)

UNIT - I

Technology in Banking – Need – Benefits – Issues involved in technology – orientation of banks.

UNIT - II

Computer technology in banks: What is a computer? Brief history of computers of early computers – Generations of computers – Uses of computers.

UNIT - III

Hardware: Anatomy of computer – CPU – Main memory- Peripheral controllers – Peripherals.

UNIT - IV

Software : Need for software – What is software? Types of software – Systems software – Operating systems – Language translators – Programming languages.

UNIT - V

Technology based products in banking – ATMs – Home Banking MICR cheques Electronic Funds Transfer (EFTs) – Internet Banking – Real Time Gross Settlement (RTGS) – Security considerations.

BOOKS RECOMMENDED

- ❖ Bajwa K.S. - Bank Mechanisation, Skylark publications.
- ❖ Srivatsava - Computer applications in Banks, BTC, RBI.
- ❖ Sanjay Soni and
Vinayak aggarwal - Computers and banking sultan cohand & Sons.

PAPER - XV
INNOVATIVE BANKING
(Core Subject)

UNIT - I

Innovation: Meaning – Need for innovations in banking – Constraints in innovations – Role of technology in banking

UNIT - II

Innovation in savings and loan schemes: Innovative schemes of bank deposits, Mutual Funds, Housing Finance, Personal loans, and Educational loans.

UNIT - III

Innovations in Individual Customer Service: ATMs, Consumer Credit Cards, Farm Credit Cards, Investment Counseling, 24x7 banking and other services.

UNIT - IV

Innovations in Corporate customer service: Merchant Banking, Leasing, Venture Capital, Factoring, Dematerialised Accounts, and Cash Management Services.

UNIT - V

Policy based innovations: Setting up of Rural Development Cells, Rural Service Centres, Self Groups. Women Entrepreneurs Cells and Model Village Project – Priority Sector lending Society oriented innovations: Community banking – Financial Inclusion.

BOOKS RECOMMENDED

- ❖ Marketing management : CB Gupta
- ❖ References : IBA Bulletins, IIBs Publications,
House Journals of Banks.

BBA – BANKING
MODEL QUESTION PAPER
PRINCIPLES OF ECONOMICS
(CORE SUBJECT)
PAPER III

Maximum: 100 marks

Time: 3 Hours

Part A (10 x 2 = 20 marks)

Answer all questions

Answer to each question shall not exceed six lines

1. Define Economics
2. What is Micro Economics?
3. What is Demand Schedule?
4. State the law of variable proportions
5. What is marginal cost?
6. State any two assumptions of Break Even Analysis
7. What is meant by monopolistic competition?
8. Distinguish between monopoly and oligopoly.
9. What do you mean by quasi rent?
10. What is Economic profit?

Part B (5 x 4 = 20 marks)

Answer all questions

Answer to each question shall not exceed two pages

11 (a) what are the features of macro economics?

(or)

(b) Distinguish between micro economics and macro economics.

12 (a) Explain the law of demand. What are its exceptions?

(or)

(b) What are isoquants?

13 (a) Explain the nature of costs

(or)

(b) What is opportunity cost? How does it differ from real cost?

14 (a) what are the features of perfect competition?

(or)

(b) How are the prices determined in a monopoly market?

15 (a) Explain any one theory of profit.

(or)

(b) What are the uses of profit planning?

Part C (5 x 12 = 60 marks)

Answer all questions

Answer to each question shall not exceed five pages

16 (a) Explain the scope of Economics

(or)

(b) Explain the applications of micro economics

17 (a) What is elasticity of demand? Explain its types

(or)

(b) Explain various aspects of production functions

18 (a) Elaborate the various types of costs in economics

(or)

(b) Enumerate the utility of Break-Even Analysis

19 (a) Elaborate the various types of competition in a market

(or)

(b) Bring out the important features of oligopoly. How are the prices determined in a market of oligopoly

20 (a) Explain the Ricardian theory of rent.

(or)

(b) Explain the liquidity preference theory of interest.

BBA – BANKING
MODEL QUESTION PAPER
MONEY AND BANKING
(CORE SUBJECT)
PAPER IV

Maximum: 100 marks

Time: 3 Hours

Part A (10 x 2 = 20 marks)

Answer all questions

Answer to each question shall not exceed six lines

1. What is money?
2. What is legal tender?
3. What are fixed deposits?
4. What is Branch Banking?
5. Distinguish between quantitative and qualitative methods of credit control
6. What is Bank rate?
7. What is call money market?
8. What are Treasury bills?
9. What is deflation?
10. What do you mean by deficit financing?

Part B (5 x 4 = 20 marks)

Answer all questions

Answer to each question shall not exceed two pages

11 (a) Explain the evolution of money

(or)

(b) What are the factors influencing the demand for money?

12 (a) what are the disadvantages of Unit banking?

(or)

(b) What are the limitations of credit creation?

13 (a) what are the various systems of Note issue?

(or)

(b) What are the various methods of consumer credit regulations?

14 (a) what are the components of money market?

(or)

(b) Explain any two features of the Indian Capital Market

15 (a) What are the various kinds of Inflation?

(or)

(b) What are the various causes of Deflation?

Part C (5 x 12 = 60 marks)

Answer all questions

Answer to each question shall not exceed five pages

16 (a) Explain the quantity theory of money

(or)

(b) Discuss the various functions of money

17 (a) Elaborate the various elements of balance sheet of a commercial bank

(or)

(b) Enumerate the role of commercial banks in Economic development

18 (a) Explain the various methods of quantitative credit control

(or)

(b) Explain the functions of the RBI.

19 (a) Discuss the functions of a developed money market

(or)

(b) Elaborate the structure of Indian Money Market.

20 (a) Explain the causes and consequences of Inflation

(or)

(b) Narrate the various methods of controlling inflation.

BBA – BANKING
MODEL QUESTION PAPER
RURAL BANKING
(CORE SUBJECT)
PAPER V

Maximum: 100 marks

Time: 3 Hours

Part A (10 x 2 = 20 marks)

Answer all questions

Answer to each question shall not exceed six lines

1. Who is an indigenous banker?
2. What are Co-operative banks?
3. State the functions of Regional Rural Banks
4. What is credit planning?
5. What is PMRY?
6. What do you mean by service area approach?
7. What is Rural Development Project?
8. What is feasibility report?
9. What do you mean by refinancing?
10. What are NGOs?

Part B (5 x 4 = 20 marks)

Answer all questions

Answer to each question shall not exceed two pages

11 (a) what are the features of Indian rural economy?

(or)

(b) What are the requisites of a good rural finance system?

12 (a) what are the differences between commercial banks and co-operative banks?

(or)

(b) What are the functions of a Lead bank?

13 (a) what are the components of priority sector?

(or)

(b) What are the lending norms adopted by banks for providing priority sector Credit?

14 (a) Explain the process of project planning

(or)

(b) What are the essential aspects of project formulation?

15 (a) what are the functions of DIC?

(or)

(b) What are the sources of funds for the NABARD?

Part C (5 x 12 = 60 marks)

Answer all questions

Answer to each question shall not exceed five pages

16 (a) Explain the composition of the Indian rural economy

(or)

(b) Elaborate the various sources of rural finance

17 (a) Enumerate the role of commercial banks in rural financing

(or)

(b) Explain the problems faced by co-operative banks in the provision of rural Credit.

18 (a) Explain the features of any two rural development programmes

(or)

(b) Explain the need for priority sector credit

19 (a) Elaborate the various steps in project implementation

(or)

(b) Discuss the various methods of evaluating rural development project

20 (a) Explain the role of RBI in rural development

(or)

(b) Describe the functions of the SIDBI.

BBA – BANKING
MODEL QUESTION PAPER
BUSINESS COMMUNICATION
(CORE SUBJECT)

PAPER-VI

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What is communication?
2. Mention the process of communication.
3. What is enquiry?
4. Define Bank correspondence
5. What is insurance correspondence?
6. Write the needs of the circular letter.
7. Write any two duties of a company secretary.
8. Mention the types of company correspondence.
9. Define report.
10. What is precise writing?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages

11. (a) Write the principles of communication .
(or)
(b) Write the objectives of communication.
12. (a) Write an enquiry letter about the product of your choice.
(or)
(b) Write a letter to the bank for opening a SB account.
13. (a) Write a letter of asking the status of the customer.
(or)
(b) What are the various forms of insurance letters?
14. (a) What do you mean by minutes? Tell its components.
(or)
(b) What is Agenda? Give the format.
15. (a) Give the various steps in precise writing.
(or)
(b) Give the specimen individual report.

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages

16. (a) Discuss the layout of business letters .
(or)
(b) Write the types of business communication.
17. (a) Write a series of collection letters.
(or)
(b) Place a purchase order for your company.
18. (a) Write a letter to a banker for overdraft facility and its favourable reply.
(or)
(b) Write an application along with CV for the post of Personnel officer in a leading automobile unit.
19. (a) Write the pivotal roles of a company secretary.
(or)
(b) Give the specimen director's speech and its scope.
20. (a) Write the various kinds of reports.
(or)
(b) Bring out the layout of a report.

BBA - BANKING
MODEL QUESTION PAPER
PRACTICE OF COMMERCIAL BANKING
(CORE SUBJECT)
PAPER - VII

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What are the various forms of advances granted by a banker?
2. What do you mean by borrower study?
3. What are government securities?
4. What is lien?
5. Define guarantee.
6. State the rights of surety.
7. What is meant by technical appraisal?
8. What are NPAs?
9. State the law of limitation?
10. What are the different types of stamps?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages.

11. (a) What are the features of cash credit?
(or)
(b) What are the advantages of loan as a form of advance?
12. (a) Explain any two merits of life insurance policy as a security for lending.
(or)
(b) What are the rights of the banker as a pledgee?
13. (a) What are the essential features of a contract of guarantee?
(or)
(b) What is the liability of the surety in a contract of guarantee?
14. (a) What are the tools used by the bankers for undertaking financial appraisal?
(or)
(b) Explain the importance of proper follow up of advances.
15. (a) What do you mean by documentation? What is its need?
(or)
(b) Enumerate any two provisions of the Indian Stamp Act.

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages.

16. (a) Explain the principles of sound lending.
(or)
(b) As a banker, how would you undertake a borrower study?
17. (a) Explain the precautions to be taken by a banker while lending against corporate securities.
(or)
(b) Elaborate the different types of mortgages.
18. (a) Discuss the obligations of the creditor towards the surety.
(or)
(b) Elaborate the rights of the creditor in a contract of guarantee.
19. (a) What is meant by loan appraisal? How is it undertaken?
(or)
(b) Narrate the various methods of follow up of advances.
20. (a) Describe the essential clauses in a loan document.
(or)
(b) Explain the important provisions of the Limitation Act.

BBA - BANKING
MODEL QUESTION PAPER
BANKING LAW
(CORE SUBJECT)
PAPER - VIII

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. Define banking.
2. What is garnishee order?
3. What is promissory note?
4. Define holder.
5. What is general crossing?
6. What are MICR cheques?
7. What are joint accounts?
8. What is meant by registration of charges?
9. What is passbook?
10. What is current account?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages.

11. (a) What are the features of banker's right of general lien?
(or)
(b) Explain the role in Clayton's case.
12. (a) What are the features of negotiable instruments?
(or)
(b) What is payment in due course?
13. (a) Define endorsement. State its types.
(or)
(b) What are the duties of the collecting banker?
14. (a) Explain any two precautions to be taken by a banker while conducting an account of a minor.
(or)
(b) What are non resident accounts? What are its types?
15. (a) What are the features of fixed deposits?
(or)
(b) Explain the need for proper introduction while opening a current account.

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages.

16. (a) Discuss the general relationship between a banker and customer.
- (or)
- (b) Enumerate the obligations of a banker.
17. (a) Bring out the distinguishing features of cheque, bill and promissory note.
- (or)
- (b) Elaborate the privileges of a holder in due course.
18. (a) Explain the precautions to be taken by a paying banker before passing a cheque for payment.
- (or)
- (b) Explain the statutory protection available to a collecting banker.
19. (a) Enumerate the procedure to be adopted by a banker for opening a joint account,
- (or)
- (b) Explain the precautions to be taken by a banker while opening and conducting the accounts of a company,
20. (a) Enumerate the various circumstances leading to the closure of a current account.
- (or)
- (b) Discuss the legal aspects of entries in the pass book.

BBA - BANKING
MODEL QUESTION PAPER
BANK MANAGEMENT
(CORE SUBJECT)
PAPER - IX

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. Define management
2. What is meant by strategic planning?
3. What are committees?
4. What is span of control?
5. What are the principles of direction?
6. What are esteem needs?
7. What is MIS?
8. What is meant by budgetary control?
9. What do you mean by manpower planning?
10. What is discipline?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages.

11. (a) What are the functions of management?
(or)
(b) What are the steps involved in decision making?
12. (a) What are the features of matrix organisation?
(or)
(b) What are the benefits of decentralisation of authority?
13. (a) What are the functions of a leader?
(or)
(b) Explain the importance of motivation.
14. (a) What is control? Why is it needed?
(or)
(b) What are the benefits of an effective MIS in banks?
15. (a) Distinguish between recruitment and selection.
(or)
(b) What are the various methods of grievance redressal?

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages.

16. (a) Explain the principles of management.
(or)
(b) Enumerate the roles of a bank manager.
17. (a) What is departmentation? Explain its types.
(or)
(b) Discuss the organisational set up of a bank branch.
18. (a) Explain the various leadership styles.
(or)
(b) Narrate Abraham Maslow's theory on motivation.
19. (a) Elaborate any four techniques of control.
(or)
(b) Suggest any four measures for improving the profitability of banks.
20. (a) Describe the personnel selection procedure adopted by Indian banks.
(or)
(b) Bring out the role of trade unions in the Indian banking industry.

B.B.A - BANKING
MODEL QUESTION PAPER
ACCOUNTING FOR BANKERS
(CORE SUBJECT)

PAPER - X

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What do you mean by Business entity concept?
2. Define accounting equations.
3. What is bank reconciliation statement?
4. What is account current?
5. What is bill of exchange?
6. What are noting charges?
7. Define suspense account.
8. What to do you mean by compensating errors?
9. What are banking companies?
10. Give the revised format of balance sheet of banking companies

PART B (5 x 4 = 20 Marks)

Answer all Questions.

11. (a) Prepare accounting equation from the following particulars

- (a) Commenced business with cash Rs. 10,000/-
- (b) Bought goods for Rs. 500/-
- (c) Rent paid Rs.100/-
- (d) Commission received Rs.50/-

(or)

(b) Pass entries for the following transactions

- (a) Good worth Rs. 5,000/- taken by the proprietor for personal use.
- (b) Interest paid in advance Rs.10/-
- (c) Salaries payable Rs. 100/-
- (d) Goods worth Rs.250/- were given as sample.

12. a) Mr. A had the following transactions with B during the year 2007.

July 1. Balance due from B Rs. 600/-

July 15. Sold goods to B Rs. 1,900/-

Aug.10 received cash from B. Rs. 1,100/-

Aug.19 Purchased goods from B Rs.700/-

Sept. 3. Returned goods to B Rs. 300/-

Sept. 16 Received cash from B Rs.500/-

Prepare an account Current to be rendered by A to B as on 30th Sep. 2007, calculating interest at 10% p.a.

(or)

b) Mr. A Purchased goods from B, the due dates are as follows:

Rs. 600/- due on January 1, 2007.

Rs. 500/- due on February 6, 2007.

Rs. 400/- due on March 16,2007.

Rs. 300/- due on April 25,2007.

Rs. 200/- due on May 25,2007.

Calculate the average due date.

13. a) A accepted 4 months draft for Rs. 1,000/- drawn on him by B on 15th April. The Bill was discounted with bankers on the next day at 12%. On maturity the Bill was met. Make journal entries in the books of A & B.

(or)

b) Explain protesting and noting.

14. Rectify the following errors.

- a) Purchase of machinery includes of Rs. 5,000/- has been entered in purchases day book.
- b) A sale of old machinery for Rs. 7,000/- has been entered in sales account.
- c) Received Rs.100/- from Mahesh but credited to Mohan's Account.
- d) Rs.500 paid as wages has been entered as Rs. 600/- in the accounts.

(or)

b) Explain compensating errors with an example.

15. a) What are the special features of banking companies?

(or)

b) On 1st march 1995, a bill of Rs. 5,00,000/- is discounted with a bank at 18% p.a. The due date of the bill is 30th April 1995. Pass entries in the books of bank assuming that the bill is collected on the due date. Accounting year closes on 31st March every year.

PART C (5 x 12 = 60 Marks)

Answer all Questions

16. a) Explain the basic accounting concepts and conventions.

(or)

b) Prepare final accounts for the year ended 31st December 2007, from the following figures.

	Rs.
Capital	15,000/-
Purchases	20,000/-
Wages	1,200/-
Sales	30,000/-
Furniture	800/-
Traveling exp.	700/-
Salaries	2,200/-
Bank	3,400/-
Repairs	500/-
Buildings	16,000/-
Rent(Dr)	500/-
Commission (Cr)	700/-
Debtors	4,500/-
Bills payable	4,800/-
Carriage inwards	700/-
Stock at the end was Rs.	6,500/-

17. a) Differentiate between pass book and cash book.

(or)

b) From the following details prepare and ascertain the bank balance as per pass book as on 31st December.

- 1) Bank balance as per cash book on the date was Rs. 11,500
- 2) Cheques issued but not cashed before the date amounted to Rs. 1,750.
- 3) Cheques paid into bank, but not cleared before December amounted to Rs. 2,150/-
- 4) Local cheques paid in but not entered in the cash book Rs. 300
- 5) Bank charges debited in the pass book Rs. 25

18. a) Differentiate between Bill of exchange and promissory note.

(or)

- b) On 1st January, A sold goods to B for Rs 1,000 and drew upon him a bill at three months for the amount. B accepted the bill and returned it to A. On 4th March B returned the Bill under the rebate of 12% p.a.
Give journal entries in the books of both the parties.

19. a) Explain the errors, which are shown by the Trail Balance.

(or)

b) Rectify the following errors without opening a suspense Account.

- 1) A sale made to Baba for Rs. 261 has been entered in the sales book as Rs. 216.
- 2) A typewriter purchased for Rs. 3,000 has been entered in the Purchases book
- 3) An old Machine, sold for Rs. 800 was entered in the sales book.
- 4) Goods worth Rs.1,500 sold to Ramlal has been entered in the purchases book.

20. a) The trial balance of the Tamilnadu Mercantile Bank Ltd., as on 30th June 2007 shown the following balances.

Interest and discounts	Rs.	45, 40,600
Rebate on bills discounted	Rs.	4,750
Bills discounted and purchased	Rs.	3,37,400

The unexpired discount as on 30.6.2007 is estimated to be Rs. 5,560. Draft necessary adjusting entries and calculate the amount of interest and discount to be credited to P&L A/c.

(or)

b) As on 31st March 2007 the books of the Miller Bank had the following

balances :

Rebate on Bills discounted (1.4.2006)	Rs.	3,20,000
Discount Received	Rs.	46,00,000
Bills discounted and purchased	Rs.	3,15,47,000

Throughout 2006-2007 the bank's rate for discounting has been 18%. On investigation and analysis the average due date for the bills discounted and purchased is calculated as 15th May 2006 and that of the bills for collection as 15th April 2006.

Show the calculation of the amount to be credited to the Bank's P&L A/c under discount earned for the year 2006-2007. Also show the journal entries required to adjust the above mentioned accounts.

BBA – BANKING
MODEL QUESTION PAPER
BUSINESS LAW
(CORE SUBJECT)

PAPER-XI

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

11. What are void contracts?
12. Define acceptance.
13. What are the various types of guarantee?
14. What do you mean by agency by estoppel?
15. What is meant by sale by description?
16. State the rights of the buyer?
17. List down the contents of a partnership deed.
18. What are government companies?
19. What are adhesive stamps?
20. What are time barred debts?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages

11. (a) Distinguish between coercion and undue influence.
(or)
(b) Explain the nature of contracts entered into with minors.
12. (a) What are the rights of an indemnity holder?
(or)
(b) Define bailment. What are the essentials of a contract of bailment?
13. (a) How are the goods classified under the sale of Goods Act, 1930.
(or)
(b) What is the sale by non-owner is valid?
14. (a) What is the effect of non registration of a partnership firm?
(or)
(c) What are the general duties of the Directors of a company?
15. (a) What is the procedure to be adopted for altering the stamped documents?
(or)
(b) State the law of limitation. What is its relevance to bankers?

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages

16. (a) Explain the essential elements of a contract of sale.
(or)
(b) Elaborate the various modes of discharge of contracts.
17. (a) Discuss the rights of a surety.
(or)
(b) Explain the different methods of creation of an agency.
18. (a) Explain the implied conditions and warranties laid down under the Sale of Goods Act, 1930.
(or)
(b) Elaborate the rights of an unpaid seller.
19. (a) Explain the duties of a partner.
(or)
(b) What is Memorandum of Association? Explain its contents.
20. (a) What do you mean by stamping of documents? Explain the effect of documents not being duly stamped.
(or)
(b) Explain the rationale behind prescribing period of limitation.

BBA – BANKING
MODEL QUESTION PAPER
BUSINESS LAW
(CORE SUBJECT)

PAPER-XII

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. Define foreign exchange.
2. What are loro accounts?
3. What is exchange margin?
4. What are forward deals?
5. What is pre-shipment credit?
6. What do you mean by letter of credit?
7. What is buyers credit?
8. What are the commercial risks covered by ECGC?
9. What are deferred payment imports?
10. What are foreign currency loans?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed two pages

11. (a) What are the various categories of authorized dealers?
(or)
(b) What are the objectives of exchange control?
12. (a) What are the principal types of selling rates?
(or)
(b) How are the fixed forward rates calculated?
13. (a) What do you know about advances against duty drawback?
(or)
(b) Write a note on post shipment credit on foreign currency.
14. (a) What are the non-lending activities of exim bank?
(or)
(d) What are the risks not covered by whole turn over policies of ECGC?
15. (a) What are the uses of import trust receipt?
(or)
(b) What are the features of an import licence?

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed five pages

16. (a) Explain the functions of the foreign exchange department of a bank.
(or)
(b) Explain the various methods of exchange control.
17. (a) Explain the two principal types of buying rates with examples.
(or)
(b) Explain how forward rates are calculated for currencies other than US dollar.
18. (a) Elaborate the general features of packing credit advances.
(or)
(b) Explain the various forms of post-shipment advances.
19. (a) Explain the activities of the EXIM bank meant for export promotion.
(or)
(b) Describe the various types of guarantees offered by the ECGC.
20. (a) Explain any four types of letters of credit.
(or)
(b) How does a bank deal with an import bill received under a letter of credit opened by it?

BBA – BANKING
MODEL QUESTION PAPER
MARKETING OF BANKING SERVICES

PAPER-XIII

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What is meant by marketing?
2. What are the components of marketing Mix?
3. What is branch lay-out?
4. What do you mean by product mix?
5. What are the objectives of pricing in banks?
6. What are services charges?
7. What is meant by direct marketing?
8. What are customer's needs?
9. What are the duties of marketing personnel in a bank?
10. List down the benefits of training of marketing personnel in banks.

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

11. a) Explain the features of the modern marketing concept.
(or)
b) Emphasise the importance of marketing.
12. a) What are the benefits of market segmentation?
(or)
b) What are the non-fund based services rendered by a bank?
13. a) What constitutes 'price' for a bank?
(or)
b) How are service charges fixed by banks?
14. a) Explain the importance of societal banking?
(or)
b) What are the objectives of publicity?
15. a) What are the sources of recruitment of marketing personnel in banks?
(or)
b) What are the methods of motivation adopted by banks for improving the performance of marketing personnel?

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

16. a) Explain the relevance of marketing in banking.
(or)
b) As a banker, how would you analyse the marketing environment?
17. a) Explain the factors influencing the choice of location of a bank branch.
(or)
b) Elaborate the process of product development in banking.
18. a) Analyse the factors affecting the price of a product?
(or)
b) Explain the pricing policies of banks.
19. a) Enumerate the components of the promotion mix of a banker.
(or)
b) Explain the personal promotional efforts of Indian banks.
20. a) Narrate the selection procedure of banks meant for marketing personnel
(or)
b) Explain the methods of training meant for marketing personnel of banks.

BBA – BANKING
MODEL QUESTION PAPER
BANKING TECHNOLOGY

PAPER-XIV

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What is meant by Banking technology?
2. What is MIS?
3. What is Computer?
4. What are personal Computers?
5. What is RAM?
6. What is joy stick?
7. What do you mean by Systems Software?
8. List down the various programming languages.
9. What is home banking?
10. What are the various methods of EFTs?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

11. a) Explain the significance of technology in banking.
(or)
b) What are the computer based operations of a bank branch?
12. a) Narrate the history of computers.
(or)
b) What were the drawbacks of the first generation computers?
13. a) What is the role of peripheral controllers in a computer?
(or)
b) What are the uses of software in a computer.
14. a) Explain the need for software in a computer.
(or)
b) What are language translators?
15. a) What are the uses of the MICR cheques?
(or)
b) Explain the mechanism of RIGS.

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

16. a) Analyse the reasons for the increasing usage of technology in India banking.

(or)

b) Explain issues involved in technology orientation of banks.

17. a) Elaborate the role of computers in banking.

(or)

b) Explain the drawbacks of computerization in banks.

18. a) Explain the anatomy of a computer.

(or)

b) Describe the functions of the CPU.

19. a) Explain the different types of software.

(or)

b) Explain the utility of operating system.

20. a) What are ATMs? Explain its benefits to banks and customers.

(or)

b) Explain any five technology based products offered by Indian banks.

BBA – BANKING
MODEL QUESTION PAPER
INNOVATIVE BANKING

PAPER-XV

Time: 3 Hours

Maximum: 100 marks

PART A (10 x 2 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

1. What do you mean by innovation?
2. What are technology based innovations?
3. What are mutual funds?
4. What are educational loans?
5. What are the investment counseling services rendered by banks?
6. What is meant by 24 x 7 banking?
7. What is venture capital?
8. What is meant by Underwriting?
9. What are the functions of rural development cells?
10. What is community banking?

PART B (5 x 4 = 20 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

11. a) List down the innovative products offered by a bank in the present day context.
(or)
b) 'The scope for innovation was very limited for banks before the 1990s'- Why?
12. a) What are the features of housing loans offered by banks?
(or)
b) What are the different types of personal loans granted by banks?
13. a) What are farm credit cards?
(or)
b) Explain the operational mechanism of ATMs.
14. a) What are the different types of factoring?
(or)
b) What do you mean by Demat accounts? What are its uses?
15. a) What are the features of model village projects of banks?
(or)
b) What are the components of priority sector?

PART C (5 x 12 = 60 Marks)

Answer all Questions.

Answer to each question shall not exceed six lines.

16. a) Explain the constraints faced by banks in the innovation of new products and services.
(or)
b) Elaborate the role of technology in innovations in banking?
17. a) Explain the features of any five innovative features of bank deposits.
(or)
b) Explain the features of any five innovative loan schemes of banks.
18. a) What are consumer credit cards? Explain its uses and drawbacks.
(or)
b) Explain the various measures taken by banks to offer 24 x 7 banking services.
19. a) Elaborate the various merchant banking services offered by banks.
(or)
b) Explain the role of banks in providing cash management services.
20. a) What are self help groups? How do they promote economic development.
(or)
b) What is financial inclusion? Explain its relevance in India.