

BACHLER OF COMMERCE

Assignment
For February 2025 Session

BCC 106
BANKING PRACTICES



SRI SRI
UNIVERSITY
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CENTRE FOR DISTANCE AND ONLINE EDUCATION
SRI SRI UNIVERSITY
SRI SRI VIHAR, WARD NO – 3
GODI SAHI, CUTTACK – 754006, ODISHA, INDIA

ASSIGNMENT
BCC 106: Banking Practices
February 2025 Session

Dear Student,

In the Bachelor of Commerce programme, you are required to complete one assignment for each course. These assignments are **compulsory** and cover the entire course content.

It is important that you write the answers to all the assignment questions in your **own words**. Your answers should stay within the approximate word limit set for each question.

The assignment should be submitted to the **Centre for Distance and Online Education, Sri Sri University, Sri Sri Vihar, Ward No – 3, Godi Sahi, Cuttack – 754006, Odisha, India**. If possible, keep a photocopy of the submitted assignment with you.

Your marks will be forwarded to the Examination Department at CDOE SSU and will be recorded in your grade card.

Submission of Assignment

Please note that submission of the assignment is **mandatory**, and a **hard copy of the handwritten or typed assignment** must be sent by post, any reliable courier/mail service, or deliver it by hand to the following address: **Centre for Distance and Online Education, Sri Sri University, Sri Sri Vihar, Ward No – 3, Godi Sahi, Cuttack – 754006, Odisha, India**. **Put your signature at the bottom of every page of the assignment**. The assignment must **reach the above address on or before June 30, 2025**. **Submissions received after this date will not be accepted under any circumstances**. We kindly advise you to complete each assignment in a timely manner, preferably alongside your study of the respective course, and send it well in advance to avoid any delays. Timely submission will help to ensure your assignment is evaluated properly, and you receive the marks and feedback from the concerned **faculty member** without any hindrance.

With proper planning, you will be able to complete and submit your assignments for each course within the stipulated timeframe. We also recommend that you **avoid waiting until the last date**, as completing and posting all assignments at once may be challenging.

Assignment Nos.	Last Date of Submission	Where to Send
Assignment (TMA) For February 2025 Session Students	30 th June 2025	Centre for Distance and Online Education, Sri Sri University, Sri Sri Vihar, Ward No – 3, Godi Sahi, Cuttack – 754006, Odisha, India.

Before attempting the assignment, please read the **guidelines** carefully.

How to Write and Format Your Assignment

To help you submit clear, well-organized, and professionally presented assignments, please follow the guidelines below carefully:

1. Writing Your Assignment

- Read each question carefully and plan your answer before you start writing.
- Write your answers in your own words to demonstrate your understanding of the subject. Avoid copying from books or other sources.
- Structure your answers clearly with an **introduction, body, and conclusion** where applicable.
- Make sure your answers are relevant, logical, and coherent. Stay within the prescribed word limit for each question.
- Use simple and clear language. Check your grammar, spelling, and punctuation to maintain academic standards.
- Write or type your answers neatly and legibly. Avoid excessive corrections, smudges, or marks that make reading difficult.
- Highlight or underline key points if necessary, but avoid excessive use of colours or decorations.
- Ensure your assignment is well-organized and easy to follow.

2. Formatting Your Assignment

- Your assignment may be handwritten or typed according to your convenience.
- If handwritten, please use blue or black ink and write legibly on clean, unruled white paper.
- If typed, use clear and readable font such as Times New Roman or Arial, size 12.
- Set line spacing to 1.5 lines for easy reading.
- Maintain uniform margins of at least 1 inch (2.54 cm) on all sides.
- Number your pages sequentially.
- Begin each answer on a new page or clearly separate answers with headings or question numbers.
- Include a cover page or heading with your Name, Enrollment Number, Programme Name (e.g., Master of Arts (Hindu Studies)), Semester, Course Code, Course Name. (Refer to the Annexure-I)

3. Submission

- Submit the hard copy of your completed assignment to the following address by the due date: Centre for Distance and Online Education, Sri Sri University, Sri Sri Vihar, Ward No – 3, Godi Sahi, Cuttack – 754006, Odisha, India.
- You may send your assignment by post, any reliable courier/mail service, or deliver it by hand.
- Ensure that every page of your assignment is signed.
- Keep a copy of your assignment for your records before submission.

Bachelor of Commerce

Assignment For February 2025 Session

Name of the Student : _____
Enrollment Number : _____
Roll Number : _____
Semester : _____
Course Code : _____
Course Name : _____



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GUIDELINES FOR ASSIGNMENTS

Your assignment includes two types of questions:

1. Essay Type Questions which you have to answer in about 350-500 words each and carry 10 marks each.
2. Short notes to be answered in about 150-200 words each and carry 5 marks each.

You will find it useful to keep the following points in mind:

- a) Carefully read the assignment questions and thoroughly review the relevant study units on which they are based. For each question, make some notes highlighting the main points you want to cover. Then, organize these points in a logical sequence using your own words. It is important to treat each question as a separate task and prepare your answer independently, ensuring clarity and completeness for each response.
- b) When preparing your answers, be selective and analytical. Before writing, create a rough outline for each answer separately. For essay-type questions, give special attention to the introduction and conclusion. Your introduction should briefly interpret the question and explain how you intend to address it, while the conclusion should summarize your response.

Make sure that your answer:

- is logical and coherent;
- has clear connections between sentences and paragraphs;
- is written correctly, giving adequate consideration to your expression, style, and presentation;
- does not exceed the number of words indicated in your question.

Once you are satisfied with your answers, write the final version neatly for submission. Make sure to underline or highlight the key points you wish to emphasize in each answer.

Wishing you all the best,
Centre for Distance and Online Education,
Sri Sri University

**CENTRE FOR DISTANCE AND ONLINE EDUCATION
SRI SRI UNIVERSITY, CUTTACK**

BACHELOR OF COMMERCE

TUTOR MARKED ASSIGNMENT

Course Code: BCC 106

Course Name: Banking Practices

Semester: 1st

Academic Year: 2024-25

Session: February 2025

Total Marks: 100

A. Answer any eight questions (essay type). Answer in about 350-500 words each.

(10 X 8 = 80)

1. What is banking? Explain in details about different rights and obligations of bankers.
2. Briefly describe about banking structure of India with their specific functions and examples.
3. Discuss about banking sector reforms in India towards achieving financial goals.
4. What is loan and advances, explain about advance against securities prevailing in Indian banking sector.
5. Explain about CAMELS mechanisms for bank rating.
6. Explain principle of sound lending process.
7. Explain about different types of internet banking system with their functions.
8. How do bank manage risk in its business.
9. Write short notes on NPA, briefly describe about electronic clearing services.
10. (a) Explain about different types of deposits and their functions of a bank.
(b) Briefly describe about RBI and it's role.

B. Write short notes on any four. Answer in about 150-200 words each.

(5 X 4 = 20)

1. Explain about banking and different types of customer relationship with banker for smooth banking process.
2. Explain about the role of Credit Information Bureau of India.
3. Differentiate in between NFTP and RTGS.
4. Give example of different off balance sheet and on balance sheet item in balance sheet of a bank.
5. What are the advantages and disadvantages of foreign bank?
6. What is basal norms and discuss in details.