

Principles Of Banking (FINALS / 4 Questions)

Question 1 (Chapter 5-6)

1) Traditional Vs Modern Banking

Traditional Banking, main business is taking deposits and making loans. Borrowing money from the public and lending them to business units compose the main functions of a bank. Net interest margins are the main driver of bank profitability. In such an environment banks sought to maximize interest margins and control the operating costs in order to boost the profits.

Modern banking is banking business is broadly defined to include all aspects of financial service activity. Using the technology based services or electronic banking. These services are being fast and efficiently.

1. Telebanking services.
2. Net banking Services.
3. Issue of Credit and Debit Card services.
4. Bank assurance.
5. ATMs.
6. SMS Alert services.

Thus, in traditional banking the services are slow, but personalised; whereas in modern banking, the services are rendered fast. One need to go to a bank to withdraw money. One can withdraw the money even at midnight or do banking 24 X 7, that is all days, all years from anywhere.

Principles Of Banking Study Guide

Xingyun Peng



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Principles & Practice of Banking and Insurance Dr. Rashmi Prakash Patil I Dr. Mukul Abasahaeb Burghate , Both banks and insurance companies are financial intermediaries However their functions are different An insurance company ensures its customers against certain risks such as the risk of having a car accident or the risk that a house catches on fire In return for this insurance their customers pay them regular insurance premiums Banks accept short term deposits and make long term loans This means that there is a mismatch between their liabilities and their assets In case a large number of their depositors want their money back for example in a bank run scenario they might have to come up with the money in a hurry For an insurance company however its liabilities are based on certain insured events happening Their customers can get a pay out if the event they are insured against such as their house burning down does happen They don t have a claim on the insurance company otherwise The purpose of this study Material is to present an introduction to the subjects of Principles we would like to specially acknowledge contents of website [www wikipedia com](http://www.wikipedia.com) and various authors whose writings formed the basis for this book We acknowledge our thanks to them At the end we would like to say that there is always a room for improvement in whatever we do We would appreciate any suggestions regarding this study material from the readers so that the contents can be made more interesting and meaningful Readers can email their queries and doubts to our authors on [tmcnagpur gmail com](mailto:tmcnagpur@gmail.com) We shall be glad to help you immediately

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