

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
FY BBA(FS), Semester- II (Repeat) Semester End Assessment November 2022
Course Title BFS CC 7: BANKING IN INDIA

Duration: 2 Hrs.**Maximum Marks: 60****Instructions:**

- 1) *Start each question on fresh page.*
- 2) *Figures to the right indicate maximum marks.*
- 3) *Q.1 is compulsory*
- 4) *Answer any Four from Q.2 to Q.6*

Q.1. Write short note on ANY FIVE of the following:**(05*04=20 Marks)**

- a) Non Performing Assets
- b) Bill Discounting
- c) Spoofing
- d) Pledge
- e) Core Banking Solutions
- f) Moral Suasion

Q.2. Carrier in banking sector is lucrative both in public sector or private sector banks, if given a choice which banks you would prefer to work with and why. **(10 Marks)**

Q.3. The functions performed by banks are changing according to change in time and recently they are becoming customer centric and widening their functions. Elaborate **(10 Marks)**

Q.4. In the Indian Economy, RBI is the sole authority that decides the money supply in the economy. Justify for or Against the statement. **(10 Marks)**

Q.5. Cards also termed as “plastic money”, debit cards and credit cards are financial instruments that have become a complete alternative to cash. **(10 Marks)**

Q.6. Different types of bank accounts serve different needs. It's wise to put money into the best account type for your financial goals so you get access to the right tools for spending and saving. Elaborate **(10 Marks)**
