

VIDYA VIKAS MANDAL'S
SHREE DAMODAR COLLEGE OF COMMERCE & ECONOMICS

Margao - Goa

F.Y.BBA (Financial Services), Semester II, Semester-End Assessment, April 2017

BANKING IN INDIA

Duration: 2 hours

Max. Marks: 60

Instructions:

- *Figures to the right indicate maximum marks.*
- *All Questions are compulsory.*

Q1. Write a short note on any FIVE of the following: -

(4*5=20)

- a. Local Area Bank
- b. Bancassurance
- c. Cash Reserve Ratio
- d. Regional Rural Banks
- e. Recurring Deposit Account
- f. Statutory Liquidity Ratio

Q2.

- a. Explain the term "Priority Sector Lending". (04 marks)
- b. Discuss the different ways in which banks lend money to its customers. (06 marks)

OR

- i. Explain the term "Statutory Liquidity Ratio". (04 marks)
- ii. Discuss any THREE general utility services provided by banks. (06 marks)

Q3.

- a. State the advantages of Letter of Credit. (04 marks)
- b. With the help of an example explain the steps in transferring of bank account. (06 marks)

OR

- i. State the advantages of Mobile Banking. (04 marks)
- ii. Discuss the prudential norms for asset classification of commercial banks in India. (06 marks)

Q4.

- a. State the limitations of Electronic Banking. (04 marks)
- b. Explain the Responsibilities of a Bank. (06 marks)

OR

- i. State the limitation of debit cards. (04 marks)
- ii. Explain the Rights of the Banks. (06 marks)

Q5.

- a. Explain the term "Negotiable Instrument". (04 marks)
- b. Discuss the Quantitative tools used by Reserve Bank of India to control credit (06 marks)

OR

- i. Explain the term "Automated Teller Machine". (04 marks)
- ii. Discuss the Qualitative tools used by Reserve Bank of India to control credit. (06 marks)