

VIDYA VIKAS MANDAL'S
SHREE DAMODAR COLLEGE OF COMMERCE & ECONOMICS
F.Y.BBA(Financial Services), Semester II, Semester-End Assessment, April 2018
BANKING IN INDIA

Duration: 3 hours

Max. Marks: 60

Instructions:

- *Figures to the right indicate maximum marks.*
- *Answer any Five from question 1 to question 7.*

Q1.

- a. Define Banking (02 marks)
- b. Write a short note on Fixed Deposits. (04 marks)
- c. Explain the different types of cheques. (06 marks)

Q2.

- a. What is Demat Account? (02 marks)
- b. Explain when a banker can refuse payment of cheque. (04 marks)
- c. Discuss the Traditional Functions of Reserve Bank of India. (06 marks)

Q3.

- a. What is Credit rationing? (02 marks)
- b. Write a short note on Nationalization of Banks in India. (04 marks)
- c. Explain any six roles of banking in economic development. (06 marks)

Q4.

- a. What do you understand by "Small Finance Bank"? (02 marks)
- b. Write a short note on "Know Your Customer" (04 marks)
- c. What is Monetary Policy? Discuss the Objectives of Monetary Policy. (06 marks)

Q5.

- a. What is "Moral Suasion"? (02 marks)
- b. Write a short note on Bank Overdraft. (04 marks)
- c. Explain the benefits of Banking. (06 marks)

Q6.

- a. What are Payment Banks? (02 marks)
- b. Write a short note on Crossing of Cheque. (04 marks)
- c. State and Explain the Quantitative methods of credit control. (06 marks)

Q7.

- a. What do you understand by "Stale Cheque"? (02 marks)
 - b. Write a short note on "Bills Discounting". (04 marks)
 - c. Explain the Promotional Functions of Reserve Bank of India. (06 marks)
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