

**BFS C203: BANKING IN INDIA****Duration: 2 Hours****Max. Marks: 60****Instructions:**

- *Figures to the right indicate maximum marks.*
- *Start each new question on a fresh page.*
- *Questions **ONE** is compulsory*
- *Answer any **FOUR** from Q2 to Q6*

**Q1. Write a short note on any **THREE** of the following :-****(04\*3=12)**

- a. Scheduled Banks
- b. National Clearing
- c. Not Negotiable Crossing
- d. Bank Rate Policy

**Q2.**

- a. Diagrammatically explain the structure of Indian Banking System. **(06)**
- b. Discuss the strengths of Indian Banking system. **(06)**

**Q3.**

- a. Briefly discuss any **THREE** products offered by banks under Payment and Remittance service. **(06)**
- b. What is mortgage? Discuss the characteristics of mortgage. **(06)**

**Q4.**

- a. Differentiate between Cheques and Bill of Exchange. **(06)**
- b. Explain the statutory protection available to the paying banker in case of crossed cheque. **(06)**

**Q5.**

- a. What is a Monetary Policy? Briefly discuss the objectives of Monetary Policy. **(06)**
- b. Briefly discuss the functions of Reserve Bank of India. **(06)**

**Q6.**

- a. Discuss the weakness of Indian Banking system. **(06)**
- b. What is a cheque? Discuss the feature of a cheque. **(06)**