

## 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)
-