

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

Margao - Goa

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

BANKING IN INDIA

Duration: 3 hour

Max. Marks: 60

Instructions:

- *Figures to the right indicate maximum marks.*
- *Question one is compulsory.*
- *Answer any Four from question 2 to question 6.*

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

(5*4=20 marks)

- a. Nationalisation of Banks
- b. Fixed Deposit Account
- c. Letter of Credit
- d. Public Sector Banks
- e. Overdraft Facility
- f. Priority Sector Lending

Q2.

- a. "If a country has sound and strong banking system then its economy is likely to witness significant growth". Justify. (04 marks)
- b. Explain any **THREE** types of deposit account maintained by banks to attract savings from customers. (06 marks)

Q3.

- a. Explain the advantages of Internet Banking. (04 marks)
- b. Discuss the prudential norms for Income Recognition of commercial banks in India. (06 marks)

Q4.

- a. Explain the credit card facility provided by banks. (04 marks)
- b. What are the agency functions performed by the banks? (06 marks)

Q5.

- a. What do you understand by the term "Bill of Exchange"? (04 marks)
- b. State and explain the objectives of Reserve Bank of India. (06 marks)

Q6.

- a. Explain the limitation of Electronic Banking. (04 marks)
 - b. Discuss the reforms in the Indian Banking Sector. (06 marks)
-