

VIDYA VIKAS MANDAL'S

Shree Damodar College of Commerce & Economics, Margao - Goa

F.Y.BBA(Financial Services), Semester II, Semester-End Assessment, Repeat October 2018

BANKING IN INDIA

Duration: 3 hours

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: -(05*4=20)

- Public Sector Banks
- Current Deposits
- Bearer Cheque
- Bank Rate Policy
- Nationalization of Banks
- Pigmy Deposit Scheme

Q2. Define Banking. State and explain the benefits of Banking. (10 marks)

Q3. State and explain the different modes of acceptance of deposits by banks. (10 marks)

Q4. Define a "Cheque". Discuss the requisites of a Cheque. (10 marks)

Q5. What is a Monetary Policy? Explain the Qualitative Methods of credit control. (10 marks)

Q6. "The commercial banks are considered to be the backbone of the economy". Explain the role of commercial banks in Economic Development. (10 marks)

Q7. Who is a Paying Banker? Explain the Precaution's to be taken by the paying Banker when a Cheque is presented for payment. (10 marks)

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