

**COER University****END SEMESTER EXAMINATION, EVEN SEM 2022-23**

Time : 3 hours  
 Program Name : B.Com. (Honors)  
 Course Name : Money and Banking

Total Marks : 100  
 Semester : II  
 Course Code : BCH203

Note: All questions are compulsory. No student is allowed to leave the examination hall before the completion of the time.

Q. No 1	Attempt Any Five Parts. Each Question Carries 5 Marks.	CO	BL
(a)	Identify the different types of financial intermediaries.	CO 1	1,2
(b)	Explain the concept of the financial market.	CO 1	1,2
(c)	Explain the components of the financial system.	CO 1	1,2
(d)	Analyze the high powered money and source of change?	CO 1	3
(e)	Define money and its primary function. How is it different from barter?	CO 1	1
(f)	Describe the functions of commercial banks.	CO 1	1,2

Q. No 2	Attempt Any Five Parts. Each Question Carries 5 Marks.	CO	BL
(a)	Explain the concept of non-performing assets (NPAs) and their impact on the banking system.	CO 2	2,3
(b)	Explain the concept of electronic banking and its impact on the banking system in India.	CO 2	2,3
(c)	Describe the different types of deposits accepted by banks.	CO 2	1
(d)	Define Commercial bank and its various functions in detail.	CO 2	1
(e)	Is Cooperative Bank of India private or government? Does co-operative bank come under RBI? Defend your answer with proper examples	CO 2	5
(f)	Describe the role of technology in the Indian banking system.	CO 2	2,3

Q. No 3	Attempt Any Five Parts. Each Question Carries 5 Marks.	CO	BL
(a)	Define institutional credit. What do you mean by credit allocation policies of commercial bank?	CO 3	1
(b)	Explain the role of non-banking financial institutions (NBFCs) in the Indian financial system	CO 3	2,4
(c)	Inspect the issues related to Inter-Sectoral and Inter-Regional problems, with suitable examples.	CO 3	B3
(d)	Distinguish between the role of banks and other financial institutions in lending to large and small borrowers.	CO 3	2,4
(e)	Explain the concept of venture capital and its importance in promoting entrepreneurship.	CO 3	2,4
(f)	Discuss the problems faced by small borrowers in accessing institutional credit.	CO 3	2,4

Q. No 4	Attempt Any Five Parts. Each Question Carries 5 Marks.	CO	BL
(a)	Describe the role of the RBI in regulating the banking sector in India.	CO 4	2,4
(b)	"While India has much to learn from international experiences, it has a great deal to learn from diversity of experiences within the country." Debate.	CO 4	3
(c)	Discuss the role of the RBI in determining interest rates in India.	CO 4	2,4
(d)	Differentiate between fixed deposit rates and recurring deposit rates.	CO 4	2,4
(e)	Discuss the impact of demonetization on the Indian economy and the role of the RBI in implementing it.	CO 4	2,4
(f)	Differentiate between the short-term interest rate and the long-term interest rate in India.	CO 4	2,4

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