

The Assam Royal Global University, Guwahati
ROYAL SCHOOL OF COMMERCE
B.COM (H) FINANCE AND ACCOUNTS, 3RD SEMESTER
Semester End Examination, January 21-22
Course Title: INTRODUCTION TO BANKING
Course Code: CFA042G305

Time: 3 Hours

Maximum Marks: 70

Note: Attempt all questions as per instructions given.

The figures in the right-hand margin indicate marks.

Section - A

- Q1. Attempt all questions. (Maximum word limit 50) 2 x 8**
- a. What is the meaning of a bank?
 - b. What is e-banking?
 - c. What is fixed deposit?
 - d. What is a cash credit?
 - e. Who is a customer?
 - f. Name some of the special type of bank customers.
 - g. What are sub-standard asset?
 - h. What are the clauses on the basis of which RBI can cancel the license of a banking company?

Section - B

- Q2. Attempt any two of the following: (Maximum word limit 300) 6 x 2**
- a. Write a note on the origin of the Banking system in India.
 - b. What are e-banking services? Explain.
 - c. Explain the instruments of credit control that RBI uses to control the money market.
- Q3. Attempt any two of the following: (Maximum word limit 300) 7 x 2**
- a. What is Bank Guarantee? Explain the different types of Bank Guarantee.
 - b. Explain the different types of Bank accounts with their advantages.
 - c. What is mortgage? Explain different types of mortgage.
- Q4. Attempt any two of the following: (Maximum word limit 300) 7 x 2**
- a. How can a banker customer relation be terminated?
 - b. What are the rights and obligation of a banker?
 - c. Explain the Banking Ombudsman scheme
- Q5. Attempt any two of the following: (Maximum word limit 300) 7 x 2**
- a. Explain the banking regulatory powers in India.
 - b. Explain the Prudential norms relating to capital adequacy, income recognition.
 - c. As per section 11 of the Banking Regulation Act what are the requirements as to minimum paid-up capital and reserves for Indian and Foreign banking companies to commence business in India?