

**GOVERNMENT COLLEGE FOR WOMEN(AUTONOMOUS),SRIKAKULAM
REACCREDITED WITH NAAC 'A' GRADE**

**B.A (Regular) Semester-V
(2022-23 Admitted Batch)**

**Paper : Banking and Financial Services
Marks : 60**

**Time : 3 Hrs
Date : 02-12-2024**

SECTION - A

ANSWER ALL QUESTIONS .

5 X 8 = 40M

1. a) Explain the Functions of banking.

(OR)

b) Explain the functions of Reserve Bank of India

2.a) Explain the problems and challenges faced by Indian banking system

(OR)

b) Explain different types of Bank Deposits

3. a) Explain Different categories of Loans available in India.

(OR)

b) Write about the different activities of Banking Correspondent.

4. a) Write about the Common Services Centre (CSC) .

(OR)

b) What is NBFC? Explain the various important services offered by them.

5. a) Explain the need of Micro Finance in India

(OR)

b) Explain the different types of loans provided by Finance Service Company (FSC).

SECTION –B

Answer any FIVE of the following questions.

5x4=20 Marks

6.Explain the basic principles of banking.

7. NBFCs

8. Credit Card

9. Basics of financial literacy

10.Negotiable Instruments

11. KYC norms

12.Types of banking customers

13. Concept of EMI

14. Payment banks

15. Chit Funds