

SCHOOL OF SOCIAL SCIENCES AND LAW
CONTINUOUS ASSESSMENT TEST – I
FALL SEMESTER 2024-25

Program Name & Branch	: B.COM-Financial Technology
Course Code	: UCCA209L
Course Name	: BANKING THEORY & PRACTICE
Faculty Name(s)	: MANOHARAN M/ MUTHUSAMY S
Class Number(s)	: VL2024250100950/VL2024250100956
Exam Duration	: 90 minutes

Maximum Marks: 50

General instruction(s):

Answer ALL questions

Q. No	Question	Marks
1.	a. Describe the RBI's role as a banking regulator b. Explain the monetary policy process and tools.	5+5
2.	What do you mean by Retail Banking? List out different types of retail banking products.	10
3.	Write short note on a. CASA ratio & its importance (4 marks) b. Non-performing assets and its impact (3 marks) c. Monetary policy transmission (3 marks)	10
4.	Explain a. Small finance banks vs Payment banks (5 marks) b. Non-banking Financial Companies (5 marks)	5+5
5.	Banking is key to financial stability and economic growth of a Nation - Present a critical evaluation.	10