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| **SESSION** | **DECEMBER 2023** |
| **PROGRAM** | **BACHELOR OF COMMERCE (B COM)** |
| **SEMESTER** | **V** |
| **COURSE CODE & NAME** | **DCM3103 – MONEY AND BANKING** |
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**SET – 1**

**1. Define the money. Explain the role of theories of money in modern economic life. 10**

**Ans 1.**

**Money**

Money can be defined as any widely accepted medium of exchange, typically in the form of currency or coins, which is used to facilitate transactions of goods and services within an economy. However, the concept of money goes beyond its physical manifestation; it encompasses various forms such as paper currency, coins, checks, digital currency, and even assets like gold and silver. In Its Half solved only

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**2. Elaborate on the pros and cons of the nationalisation of banks, specifically focusing on its implications in countries like India.**

**Ans 2.**

Nationalization of banks, a process wherein the government takes control and ownership of private banks, has been a subject of extensive debate globally. In countries like India, where banking plays a crucial role in economic development, the implications of nationalization are particularly significant. This essay aims to explore the pros and cons of nationalizing banks, with a specific focus on

**3. Describe the Key Functions and Objectives of Banking Codes and Standard Board of India (BSCSBI)?**

**Ans 3.**

**Introduction**

The Banking Codes and Standards Board of India (BCSBI) is an independent and autonomous institution in India that aims to promote good banking practices and ensure the protection of consumer rights. It plays a crucial role in enhancing transparency and accountability within

**Set – 2**

**4. What are the Key Components of the New Bank Licensing Policy 2013?**

**Ans 4.**

The New Bank Licensing Policy of 2013 introduced several key components aimed at regulating and fostering growth in the banking sector. This policy overhaul was pivotal in reshaping the landscape of banking in India. Let's delve into the key components that were central to this policy.

**1. Capital**

**5. How does central bank of a country control the credit or money supply.**

**Ans 5.**

Central banks play a crucial role in managing a country's economy, particularly in regulating the money supply. One of the primary tools at their disposal is the control of credit and money supply, which directly influences economic activity. This essay will explore the methods through which central banks control the credit or money supply.

Open Market Operations

**6. Define the Non-performing Assets (NPA). Explain the classification of NPA.**

**Ans 6.**

**Understanding Non-Performing Assets (NPA)**

In the realm of finance, particularly in banking, Non-Performing Assets (NPAs) stand as a crucial metric indicating the health of a financial institution's loan portfolio. NPAs refer to loans or advances that have ceased to generate income for the lender, typically due to the borrower's failure to repay the principal or interest for a specified period. The classification of NPAs is pivotal in assessing the