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| **SESSION** | **MARCH 2024** |
| **PROGRAM** | **BACHELOR OF COMMERCE (B COM)** |
| **SEMESTER** | **V** |
| **COURSE CODE & NAME** | **DCM3103 – MONEY AND BANKING** |
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**Set – 1**

**1. Define Money.Explain the alternative measures of the supply of money.**

**Ans 1.**

**Definition of Money**

Money is a medium of exchange that is universally accepted in transactions involving goods and services. It serves three primary functions in an economy: it is a medium of exchange, a unit of account, and a store of value. As a medium of exchange, money facilitates the sale and purchase of goods without the need for a cumbersome barter system. As a unit of account, it provides a standard for measuring and comparing the value of goods and services. Lastly, as a store of value, it allows individuals and businesses to save and defer expenditures into the

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**2. Discuss in detail the structure of Indian banking sector.**

**Ans 2.**

**Introduction to the Indian Banking Sector**

The Indian banking sector is a robust and integral part of the country’s financial system, characterized by a diverse mix of institutions. It plays a pivotal role in economic development by providing financial services to all sectors of the economy, including industrial, commercial, and agricultural areas. The structure of the Indian banking sector can be broadly divided into several categories based on ownership and control, each serving its unique role

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

**Ans 3.**

**Introduction to Banking Codes and Standards Board of India (BCSBI)**

The Banking Codes and Standards Board of India (BCSBI) is an independent and autonomous body established by the Reserve Bank of India (RBI) in 2006. Its primary purpose is to ensure that comprehensive codes of conduct are set and followed by banks operating in India, thereby enhancing the quality of the banking services provided to customers.

**Key Functions of BCSBI**

**1. Formulation of Codes and Standards**

BCSBI develops, prescribes, and promotes voluntary codes and standards for banks to

**Set – 2**

**4. Discuss about the quantitative and qualitative instruments of monetary policy.**

**Ans 4.**

**Introduction to Monetary Policy Instruments**

Monetary policy instruments are tools used by central banks to control the amount of money in the economy to achieve macroeconomic goals such as controlling inflation, managing employment levels, and maintaining currency stability. These instruments are broadly classified into quantitative and qualitative categories. Quantitative instruments aim to adjust the total volume of money in circulation and credit availability, while qualitative instruments

**5. Briefly discuss the recommendations of the first Narasimhan Committee on banking sector reforms.**

**Ans 5.**

**Introduction to the Narasimhan Committee**

The first Narasimhan Committee, formally known as the Committee on Financial Systems (CFS), was established by the Reserve Bank of India in 1991. Chaired by former RBI Governor M. Narasimhan, the committee was tasked with examining all aspects of the financial system in India and making comprehensive recommendations for reforms in the banking sector. The aim was to enhance the viability and efficiency of banks and financial institutions and to enable them to compete more effectively in the rapidly globalizing

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

**Ans 6.**

**Definition of Non-performing Assets (NPA)**

Non-performing Assets (NPAs) refer to loans or advances that are in jeopardy due to non-payment of principal or interest. In simpler terms, when the borrower stops making interest or principal repayments on a loan, the loan is classified as non-performing after a certain period. Typically, a bank considers an asset, such as credit extended, as non-performing when it ceases to generate regular income for the bank, generally after 90 days of non-payment of