

D040603MFC

DURATION: 2 HOURS & 30 Minutes

MARKS: 75

NOTE:

- All questions are compulsory.
- Figures to the right indicate full marks.
- All questions carry equal marks.

Q.1 (a) Objective Type Questions (Any 8)

(8M)

- (i) Find the odd one:  
a) Vijaya Bank b) Punjab & Sind Bank c) ICICI d) Andhra Bank
- (ii) Which is one of the services of virtual banking?  
a) Smart card b) Safe Locker c) Deposits d) Lending
- (iii) Retail banks serve the needs of \_\_\_\_\_.  
a) Individual b) Corporate c) Government d) Private Institutions
- (iv) Which one is the Regional Rural Bank?  
a) Canara Bank b) ICICI c) IDBI d) Assam Gramin Vikash Bank
- (v) Bancassurance encourages customers of \_\_\_\_\_ to purchase insurance policies.  
a) Bank b) Insurance Company c) Investment Company d) Merchant Bank Company.
- (vi) Which is not a valid document as per KYC norms?  
a) Passport b) Aadhaar Card c) College ID d) License
- (vii) NABARD proposed SHG in the year.  
a) 2012 b) 2010 c) 2014 d) 2008
- (viii) \_\_\_\_\_ is an apex refinancing agency for the institutions providing investment and production credit in rural areas.  
a) RBI b) Government of India c) SIDBI d) NABARD.
- (ix) RBI Act enacted in \_\_\_\_\_.  
a) 1935 b) 1936 c) 1934 d) 1949.
- (x) Imperial Bank of India converted to State Bank of India in \_\_\_\_\_.  
a) 1949 b) 1948 c) 1955 d) 1951.

Q.1 (b) State True or False:(Any 7)

(7M)

- (i) Foreign bank branches mostly operate in metro and tier cities.
- (ii) In 1876, the Presidency Bank Act came into existence.
- (iii) NABARD directly gives loans and advances to rural customers.
- (iv) Online fund transfers are free from any charge.
- (v) Green label ATMs are installed in places where more literate people are there.
- (vi) Microfinance doesn't provide finance to small entrepreneurs.
- (vii) Low literacy level is the demand side barrier for financial inclusion.
- (viii) LPG implemented in 1993 in India.
- (ix) Demonetisation implemented by Current government in November 2015.
- (x) Imperial bank of India namely constitute 3 banks likely - Bank of Bombay, Madras & Mysore.

- Q. 2(a) Define banking & explain the primary function of banking. (8M)  
(b) Briefly explain the principles of banking. (7M)

OR

- (c) What is the difference between a public sector bank and private sector bank? (8M)  
(d) What are the objectives and functions of RRBs? (7M)

- Q.3 (a) Explain Pre - Independence history of banking? (8M)  
(b) What are the objectives of Banking Sector Reforms? (7M)

OR

- (c) Brief the provisions related to opening of new branches. (8M)  
(d) What are the functions of a commercial bank? (7M)

- Q. 4 (a) Brief the need for Universal Banking in India. (7M)  
(b) What are the differences between traditional banking and E - banking? (8M)

OR

- (c) Describe Pradhan mantri jan dhan yojana (7M)  
(d) Explain the need for financial inclusion. (8M)

- Q. 5 (a) Define universal banking. Advantages & Disadvantages. (8M)  
(b) Explain the norms of KYC. (7M)

OR

- (c) Short notes: (Any 3) (15M)  
1. Basel II  
2. NEFT  
3. Kisan Credit Cards  
4. Internet Banking  
5. NABARD  
6. International Banking.