

34881 - (FU-02)

Seat Number : _____

Marks: 75

Duration: 2 ½ hrs.

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Note: (1) All questions are compulsory.

(2) All questions carry equal marks.

Q.1 (A) Fill the blanks with appropriate words. (Any Eight)

(CO1.2- (8M)
R)

- 1 In 1969, _____ banks were nationalized.
a) 14 b) 15 c) 16 d) 17
- 2 _____ banking is popular in India.
a) Virtual b) Branch c) Universal d) Unit.
- 3 The banking company cannot grant loans and advances on the _____ of its own shares.
a) Finance b) Security c) Capital d) Operations.
- 4 Project finance is one of the product of _____ banking.
a) Retail b) Universal c) Virtual d) Corporate.
- 5 Which is not the service of Merchant Bank? _____
a) Venture capital b) Issue management c) Deposits d) Project Counselling.
- 6 Which is not a valid document as per KYC Norms?

a) Passport b) College ID c) License d) Voter ID

- 7 Micro Finance Loans are _____ in nature.
a) Micro b) Macro c) Kisan Card d) Education.

8 _____ is an apex refinancing agency for the institutions providing investment and production credit in rural areas.

a) RBI b) GOI c) SHG d) NABARD.

- 9 Sukanya Shiksha is a welfare scheme for the _____

a) Girl Child b) Boy Child c) Adult d) All children

- 10 Retail Bank serves the needs of _____

a) individual b) Group c) Corporate d) Government

Q.1 (B) State whether following statements are True or False (Any Seven)

(CO1.2- (7M)
R)

- 1 RRB is allowed to function in metro cities.
- 2 Chain banking and group banking are completely different.
- 3 In 1876, the Presidency Bank Act came into existence.
- 4 There are three parties in Bill of exchange

- 5 NABARD directly gives loan and advances to rural customers.
- 6 Online fund transfer are free from any charges.
- 7 SHG helps for women empowerment.
- 8 NGO is one of the intermediaries in Micro Finance.
- 9 PMJDY is applicable only to rural areas.
- 10 Acting as Trustee is the primary function of banks

- Q.2 (A) What are the functions of RBI? (CO1-R) (8M)
 Q.2 (B) Distinguish between Promissory note and bill of exchange. (CO1-AN) (7M)

OR

- Q.2 (C) Explain the various challenges to Banks. (CO2-U) (8M)
 (D) Define banking and explain the features of banking (CO1-R) (7M)
 Q.3 (A) What is commercial bank? Brief the evolution of commercial banking in India. (CO1,2-U) (8M)
 Q.3 (B) What are the products offered by corporate banks? (CO1-R) (7M)

OR

- Q.3 (C) Explain the features of rural banking (CO1-U) (8M)
 Q.3 (D) Explain the products offered by Retail Bank. (CO2-R) (7M)
 Q.4 (A) Brief the need of Universal banking in India (CO1,2-U) (8M)
 Q.4 (B) Explain the constraints in E-Banking. (CO2-R) (7M)

OR

- Q.4 (C) What is RTGS? What are the advantages of RTGS? (CO1,2-U) (8M)
 Q.4 (D) What is the difference between traditional and E-banking (CO2-AN) (7M)
 Q.5 (A) Explain the challenges in micro finance. (CO1-R) (8M)
 Q.5 (B) What is the role of NABARD? (CO1,2-U) (7M)

OR

- Q.5 (C) Write short Notes. (Any Three) (CO1,2-R,U) (15M)
- 1 SHG.
 - 2 Banking Crisis 1913.
 - 3 Internet Banking
 - 4 Cheque.
 - 5 Wealth Management.