

- Note: - (1) All questions are compulsory.  
 (2) Figures to the right indicate full marks  
 (3) Answer to each question must be on a new page

**Q.1) Fill in the blanks with appropriate words: (Any 8)**

CO1,2 8M  
-R

- A**
- 1) The SBI Act was passed to take over the \_\_\_\_\_.  
 a) Imperial Bank of India,                      b) The Bank of Bengal,  
 c) Allahabad Bank,                                d) Central Bank of India
  - 2) In 1969, \_\_\_\_\_ banks were nationalised.  
 a) 13, b) 14, c) 15, d) 16
  - 3) Which is one of the services of virtual banking?  
 a) Safe Locker, b) Deposits, c) Loans, d) Smart Card
  - 4) Full form of FIP \_\_\_\_\_.  
 a) Financial Idea Plan,                            b) False Information Plan,  
 c) Finance India Plan,                            d) Financial Inclusion Plan
  - 5) Retail bank serves the needs of \_\_\_\_\_.  
 a) Individual, b) Corporate, c) Government, d) Self
  - 6) What is the advantage of universal banking?  
 a) Few Customers,                                b) Easy Marketing,  
 c) Different Rules & Regulations,            d) None of the Above
  - 7) Full form of PIN \_\_\_\_\_.  
 a) Permanent Identification Number,  
 b) Personal Identification Number,  
 c) Primary Indication Number,  
 d) Price Indication Number
  - 8) \_\_\_\_\_ is the apex institution for agriculture credit.  
 a) NABARD, b) SIDBI, c) SBI, d) RBI
  - 9) Sukanya Shiksha is a welfare scheme for the \_\_\_\_\_.  
 a) Child, b) Girl Child, c) Boy Child, d) Any Child
  - 10) E-Banking saves \_\_\_\_\_ of the customer.  
 a) Money, b) Time, c) Expenses, d) Loss

**Q.1) State whether the following statements are True or False:(Any 7)**

CO1,2 7M  
-R

- B**
- 1) Acting as Trustee is the primary function of banks.
  - 2) In 1876, the Presidency Bank Act came into existence.
  - 3) Payment instruction shall be communicated manually only.
  - 4) Portfolio manager has to register with SEBI.
  - 5) Online fund transfer is free from any charge.
  - 6) SHG helps for women empowerment.
  - 7) Micro finance does not provide finance to small entrepreneurs.
  - 8) Under stand-up India, working capital loan is given to SC/ST women entrepreneurs.
  - 9) PMJDY is applicable only to rural areas.

- 10) Foreign banks branches mostly operate in metro and tire cities.
- Q.2) What are the functions of RBI? CO1-U 8M  
 A
- Q.2) Define banking and explain the principles of banking. CO1-U 7M  
 B
- OR**
- Q.2) Explain the various challenges to banks. CO1-R,U 8M  
 C
- Q.2) Distinguish between public sector bank and private sector bank. CO1,2 -AN 7M  
 D
- Q.3) Explain the importance of retail banking. CO1,2 -U 8M  
 A
- Q.3) What is commercial bank? Brief the evolution of commercial banking in India. CO1-R 7M  
 B
- OR**
- Q.3) Explain rural banking in India. CO2-U 8M  
 C
- Q.3) Define ombudsman and explain power and duties of banking ombudsman. CO1,2 -R 7M  
 D
- Q.4) What are the advantages of universal banking? CO1,2 -U 8M  
 A
- Q.4) Explain the constraints in E-Banking. CO1-R 7M  
 B
- OR**
- Q.4) Explain the features of mutual funds. CO2-R 8M  
 C
- Q.4) Explain the concept of KYC (Know Your Customer). CO1,2 -R 7M  
 D
- Q.5) Explain the challenges in micro finance. CO2-R 8M  
 A
- Q.5) What is the role of NABARD. CO2-U 7M  
 B
- OR**
- Q.5) **Write short notes on: (Any 3)** CO1,2 -R,U 15M  
 C
- 1) Cheque
  - 2) Microfinance and Women
  - 3) Wealth Management
  - 4) Unorganised Banking Sector
  - 5) M-Wallets

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