

DURATION: 2 ½ Hours

D41810OFC- III

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) Sukanya Shiksha is a welfare scheme for the ____.
- a) Child b) Girl child c) Boy Child d) Both.
- (ii) The banks are advised to provide banking services in every unbanked village having a population of over ____ by March 2012.
- a) 2000 b) 5000 c) 1000 d) 3000
- (iii) SIDBI launched the ____ in 1994.
- a) Macro credit scheme b) Micro credit scheme c) Kisan card scheme
b) d) National saving certificate scheme.
- (iv) Solar powered ATMs are mostly used in ____ area.
- a) Rural b) City c) Metro d) Urban
- (v) Which is not the service of Merchant Bank?
- a) Venture capital b) Issue management c) Deposits d) Project counseling
- (vi) Which one is a time Deposit?
- a) Saving Deposit b) Fixed deposit c) Current Deposit d) Lending deposit
- (vii) Who is the authority for payment and settlement systems in India?
- a) RBI b) SEBI c) Central Government d) Company Law board
- (viii) In ____ presidency banks were merged to form imperial Bank of India.
- a) 1935 b) 1921 c) 1911 d) 1870.
- (ix) NABARD established in ____.
- a) 1992 b) 1996 c) 1991 d) 1982.
- (x) Banking regulation act implemented in ____.
- a) 1992 b) 1955 c) 1740 d) 1949.

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

(7M)

- (i) Stand up India scheme for Greenfield was launched for the benefit of SC/ST and women entrepreneurs.
- (ii) SHG helps for women empowerment.
- (iii) Without KYC, an account cannot be opened in a bank.
- (iv) Universal banking does not include commercial banking activities.
- (v) Discounting the bill of exchange is one of the agency services of the bank.
- (vi) There are four parties in the bill of exchange.
- (vii) RRB is allowed to function in metro cities.
- (viii) Pradhan Mantri Jan dhan Yojana implemented in the year 2018.

- (ix) Bank of Venice established in 1850.
(x) New economic policy implemented in 1991.

Q. 2 (a) What are the functions of RBI? (8M)
(b) Describe the banking system in India. (7M)

OR

- (c) List out the banks nationalized in 1969 and 1980. (8M)
(d) What is the difference between a co-operative Bank and commercial bank? (7M)

Q.3 (a) Explain Pre - Independence history of banking? (8M)
(b) Explain the banking reforms and its needs. (7M)

OR

- (c) Explain the current development in the Banking Sector. (8M)
(d) What are the challenges ahead to banks in today's scenario? (7M)

Q. 4 (a) Define retail banking and explain its significance? (8M)
(b) Brief the general utility services provided by commercial banks. (7M)

OR

- (c) What are the differences between a promissory note and bill of exchange? (8M)
(d) What are the features of Negotiable Instrument? (7M)

Q.5 (a) Define universal banking. Advantages & Disadvantages. (8M)
(b) Explain rural banking in India? (7M)

OR

Q.5 (c) Write Short notes: (Any 3) (15M)

1. Digital Financial Inclusion
2. Basel III
3. Internet Banking
4. NABARD
5. Investment Banking

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