

S.Y. BCBI Sem-III FC-III (Plain)

Duration: 2 ½ hrs.

435041123

Seat Number : \_\_\_\_\_

Marks: 75

Note: (1) All questions are compulsory.

(2) All questions carry equal marks.

Q.1 (A) Fill the blanks with appropriate words. (Any Eight) (CO-1,2-R) (8M)

- 1 Co-operative banks have a \_\_\_\_\_ tire setup in India.  
a) One b) Two c) Three d) Four
- 2 In \_\_\_\_\_ Presidency banks were merged to form Imperial Bank of India.  
a) 1935 b) 1921 c) 1911 d) 1929.
- 3 Who is the authority for payment and settlement system in India \_\_\_\_\_.  
a) RBI b) Central Government c) Company Law Board  
d) Commercial banks.
- 4 Letter of credit is important in \_\_\_\_\_ trade.  
a) inland b) state c) government d) international.
- 5 Lab stands for \_\_\_\_\_.  
a) Limited area Banks b) Local Area Banks c) Line Amount Banks  
d) Level Area banks
- 6 E-Banking saves \_\_\_\_\_ of the customers.  
a) Time b) Money c) Risk d) None
- 7 \_\_\_\_\_ is the apex institution for agriculture credit.  
a) SHG b) SBLP c) MFI d) NABARD.
- 8 Full form of PMJDY.  
a) President Main Jan-Dhan Yojana b) Prime Minister Jan-Dhan Yojana  
c) Pradhan Mantri Jan-Dhan Yojana d) Provide Main Jan-Dhan Yojana.
- 9 NEFT was introduced in \_\_\_\_\_.  
a) 2005 b) 2006 c) 2000 d) 2015.
- 10 The Banking Regulation Act 1949, Section \_\_\_\_\_ define the term Banking Company.  
a) 5 b) 6 c) 7 d) 8

Q.1 (B) State whether following statements are True or False (Any 7) (CO1,2-R) (7M)

- 1 IDBI is one of the industrial banks operating in India.
- 2 Nationalisation leads a shift of emphasis from industry to agriculture.
- 3 Foreign entries are not allowed to participate as a system provider.

- 4 Overdraft facilities given on saving accounts.  
 5 Portfolio manager has to register with SEBI.  
 6 Smart card is one of the delivery channels of bank service.  
 7 Without KYC account cannot be opened in bank.  
 8 Micro finance does not provide finance to small entrepreneurs.  
 9 low literacy level is the demand side barriers for financial inclusion.  
 10 Narasimham committee (1991)'s one of the recommendation is to set up the Asset Reconstruction Fund (ARF)
- Q.2 (A) Define banking and explain the principles of Banking (CO1-U) (8M)  
 Q.2 (B) Distinguish between Public Sector Bank and Private Sector Bank (CO1-AN) (7M)
- OR
- Q.2 (C) Explain the features of Negotiable Instrument. (CO1-U) (8M)  
 (D) Explain the Current Developments in Banking Sector. (CO2-U) (7M)  
 Q.3 (A) What is commercial bank? Explain the functions of commercial banks (CO1,2-U) (8M)  
 Q.3 (B) Explain the Importance of Retail Banking. (CO1-R) (7M)
- OR
- Q.3 (C) Explain rural banking in India (CO2-R) (8M)  
 Q.3 (D) Define ombudsman and explain power and duties of banking ombudsman. (CO1-U) (7M)  
 Q.4 (A) What are the advantages and disadvantages of Universal Banking? (CO1,2-U) (8M)  
 Q.4 (B) Explain the features of E-Banking. (CO1-R) (7M)
- OR
- Q.4 (C) What is the difference between traditional and E-banking (CO1-AN) (8M)  
 Q.4 (D) Explain the features of mutual funds. (CO2-R) (7M)  
 Q.5 (A) What is the need of microfinance? (CO1-R) (8M)  
 Q.5 (B) Explain the advantages of financial inclusion. (CO2-U) (7M)
- OR
- Q.5 (C) Write short Notes. (Any Three) (CO1,2 - R,U) (15M)
- 1 Micro Finance and Women.  
 2 Challenges in Micro Finance.  
 3 Features in Co-Operative banks.  
 4 Bill of Exchange.  
 5 NABARD

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