

SUBBI (iii) / 1 e / (66)

Q.P. Code : 23267

[Time: 2.30 Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. All the question are compulsory
 2. Figures to right indicate full marks .

- Q.1 A) Fill the blanks with appropriate words (any 8)
- 1) Co – operative banks have a ----- tire setup in India
 - a) One
 - b) Two
 - c) Three
 - 2) SBI act was passed to take over the -----
 - a) Imperial bank
 - b) The Bank of Bengal
 - c) Allahabad bank
 - 3) Project finance is one of the product of ---- banking
 - a) Corporate
 - b) Semi – corporate
 - c) Private
 - 4) Retail bank serves the needs of -----
 - a) Individual
 - b) Corporate
 - c) Government
 - 5) NEFT was introduced in -----
 - a) 2005
 - b) 2006
 - c) 2000
 - 6) ----- is not a valid document as per KYC norms
 - a) Passport
 - b) College ID
 - c) Licence

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- 7) ----- in included in priority sector
- Corporate
 - Education
 - Agriculture
- 8) Sukanya shiksha is a welfare scheme for the -----
- Child
 - Girl child
 - Boy child
- 9) According to Rangarajan committee report on financial inclusion ----- % of former households are financially excluded
- 51.7
 - 73.2
 - 25.5
- 10) Merchant bank is a ----- based service
- Fund
 - Non fund
 - Remittance

B) State whether the following statements are True or false (any seven)

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- Universal banking does not include commercial banking activities
- Portfolio manager has to register with SEBI
- Smart card is one of the delivery channels of bank service
- Without KYC account cannot be opened in bank
- NGO is one of the intermediates in microfinance
- SIDBI launched the micro credit scheme in 1994
- Under standup India working capital 10 an is given to SC/ ST women entrepreneurs
- Acting as Trustee is the primary function of bank
- There are three parties in Bill of exchange
- Accountant facility is given on saving

Q.2

- A) Define banking and explain the primary function of banking
- B) Distinguish between commercial bank and co-operative banks
- OR
- C) Explain the banking reforms and its need
- D) Explain the features of Negotiable Instrument

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Q.3

- A) Explain the various services of merchant banking offered by banks
- B) Define retail banking what is the significance?

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OR

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- C) Define ombudsman and explain power and duties of banking Ombudsman 08
D) What do you mean by corporate banking explain its features 07
- Q.4 A) What are the advantages and dis advantages of universal banking 08
B) What are the advantages of Bancassurance 07
OR
C) Explain the following terms in detail 08
1) POS terminal
2) M-wallet
- Q.5 Write short notes (any three) 15
1) Kisan credit cards
2) SHG-2
3) Wealth management
4) Based III
5) Principle of solvency
