

Note : 1) All Questions are compulsory.  
2) Figures to right indicate full marks.

Q.1 A) Choose the right answer with your reasoning (Any Eight) (08)

1. Co.op. Banks have a \_\_\_\_\_ tire setup in India.  
a) One      b) Two      c) Three
2. Which is one of the services of virtual Banking \_\_\_\_\_.  
a) Smart Card      b) Safe locker      c) Deposits
3. Which one of the operations includes under "payment system"? \_\_\_\_\_  
a) Deposits      b) Advances & Loans      c) Smart card operations trade.
4. Letter of credit is important in \_\_\_\_\_.  
a) Inland      b) State      c) International.
5. \_\_\_\_\_ is the regional rural Bank.  
a) Canara bank      b) IDBI      c) Assam Gramin Vikas Bank
6. Bancassurance encourages customers of a \_\_\_\_\_ to purchase insurance policy.  
a) Bank      b) Insurance Company      c) Investment co.
7. \_\_\_\_\_ is not a valid document as per KYC norms.  
a) passport      b) College ID      c) License.
8. NEFT was introduced in \_\_\_\_\_.  
a) 2005      b) 2006      c) 2007
9. Full form of JLG is \_\_\_\_\_.  
a) Joint linked group      b) Joint liability group.      c) Joint linked group Account.
10. FIF was started with the capital of \_\_\_\_\_.  
a) 1000 crores      b) 100 crores      c) 500 crores

Q.1 B) True/False (Any Seven) (07)

1. Low literacy level is the demand side barrier for financial inclusion.
2. Online fund transfer are free from any charges.
3. There are three parties in Bill of Exchange.
4. Portfolio manager has to register with SEBI.
5. NGO is are of the intermediaries in micro finance.
6. Acting as trustee is the primary functions of Banks.
7. Portfolio manager has to register with SEBI.
8. E-Banking is more an are then a science.
9. Merchant banker's services come under the control of RBI.
10. Payment instruction shall be communicated manually only.

Q.2 a) Distinguish between commercial Bank & co-op Bank. (08)

b) Define Banking & explain secondary function of Banking. (07)

OR

c) What is the need of micro-finance. (08)

d) What are the advantages of finance inclusion. (07)

Q.3. a) What is the difference between traditional Banking & E-Banking. (08)

b) Explain the various services offered by merchant Banking (07)

OR

c) Define universal Banking & explain advantages & Limitations. (08)

d) What are the advantages of Banc assurance . (07)

Q.4. a) Explain Pradhan Mantra Mudra Yojana (PMMY). (08)

b) Explain SIDBI & Role of SIDBI. (07)

**OR**

c) Explain Pradhan Mantri Jan Dhan Yojana.(PMJDY) (08)

d) Explain Micro finance & its features. (07)

Q.5. Write a short notes (Any three) (15)

1. NABARD
2. NEFT
3. KYC
4. Mobile Banking
5. SEBI.

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Duration :- 2.30 Hrs *JK [BAJ / BBI / BMS]* T723ONS19  
'FC-NSS

Maximum Marks : 75

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Q.1 A) State whether following statements are True / False.

8 M

- 1) Diabetes is a lifestyle disease.
- 2) Killari earthquake occurred in 1996.
- 3) Washing hand before eating has no significance.
- 4) International Yoga Day is celebrated on 21<sup>st</sup> August.
- 5) Wind Energy is clean energy.
- 6) Rationalism is characteristic of modern society.
- 7) Natural disaster cover large area.
- 8) Technology support prevention from disaster.

B) Match the pair.

7 M

- A
- 1) Women Empowerment
  - 2) HIV
  - 3) Natural Disaster
  - 4) Environment
  - 5) Natural Resources
  - 6) Riot
  - 7) Cancer

- B
- a) Soil
  - b) Abnormal Cell Growth
  - c) Conditima Maternity Benefit
  - d) Earthquake
  - e) Man made disaster
  - f) Human immunodeficiency Virus
  - g) Everything that is around us.

Q.2. 1) Explain Indian Value System & its features.

15M

OR

- 1) Any five schemes for Woman Empowerment.
- 2) Social Responsibility of every indian.

8 M

7 M

Q.3. 1) What do you mean by Disaster preparedness?

15M

OR

- 1) Any two natural disaster with suitable example
- 2) Role of technology in disaster.

8 M

7 M

Q.4. Explain natural resources briefly.

15M

OR

Write short notes. (Any 3)

- 1) HIV / Aids
- 3) Manmade Disaster (Any - 2)
- 5) Disaster Cycle

- 2) Non-conventional energy.
- 4) Woman Empowerment

15 M

Q.5. 1) Explain malarial, its causes & prevention models.

15 M

OR

- 1) Features of Natural Resources
- 2) Avhan Camp

8 M

7 M

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- A) State the following sentences are True or False. (Any Eight) 08
- 1) Kashmir is union Territory.
  - 2) NCC head quarter of maharashtra is in Nagpur.
  - 3) Earthquake is a man made disaster.
  - 4) There are 18 NCC directorate in India
  - 5) President of India is given general salute
  - 6) Adha dahine mud involves 90 degree.
  - 7) The weight of 7.62 mm SLR is 5.00 kg.
  - 8) Dahina dekh is given on right foot.
  - 9) Bharat chodo andolan was started from mumbai.
  - 10) Drill are of three types.
- B) Fill in the Blanks :- (Any Seven) 07
- 1) \_\_\_\_\_ is the dance style of orisa.
  - 2) National Anthem is written by \_\_\_\_\_
  - 4) The angle between savdhan position is \_\_\_\_\_ degree.
  - 5) \_\_\_\_\_ is the unit measurement of Noies.
  - 6) The word of command is given on \_\_\_\_\_ foot.
  - 7) NDA is located at \_\_\_\_\_
  - 8) Unity and \_\_\_\_\_ is the motto of NCC
  - 9) NDA stands for \_\_\_\_\_
  - 10) The word of command consists of \_\_\_\_\_ parts.
2. a) What are the types of pollution? 08  
 b) State the various types of natural disasters. 07
- OR**
- a) What is the benefit of join NCC 08  
 b) Explain the Role of NCC cadet in conservation of natural resources. 07
3. a) Explain the concept of fire and state the modes of fire. 08  
 b) Explain in brief how to control corruption 07
- OR**
- a) Discuss the role of NCC cadet in social welfare. 08  
 b) Discuss the various preventive measures of HIV-AIDS 07
4. a) Enlist the various items include in the first aid box. 08  
 b) Give an account of formation of squad drill. 07
- OR**
- a) Explain the various Activities of NGO'S 08  
 b) Enlist the fire fighting equipments
5. Write a short note. (Any Three) 15
- a) Ranks in army
  - b) Types of communication
  - c) NCC song
  - d) Article 370
  - e) Types of knots.

