

TIME: - 2.30 HOURS

Subject: An Overview of Banking sector

MARKS: 75

23.1.20



1. All questions are compulsory.
2. Figures to the right indicate full marks.

Q.1] Fill in the blanks

- 1) In 1961.....banks were nationalised. 08 Marks
- (2) Pillar 1 deals with
- (3) NEFT was introduced in the year
- (4) A minimum initial amount to start a saving account in urban branch is Rs.....
- (5) Project finance is one of the product of banking.....
- (6) MMID stands for
- (7) In India, micro finance operate through MFI and
- (8) Micro finance arein nature
- (9) Sukanya Shiksha is a welfare scheme for the.....
- (10) FIF was started with the capital of

(B) State whether the following statements are True or False (any Seven) 07 Marks

- (1) PMJDY is applicable only to rural areas.
- (2) NGO is one of the intermediaries of micro finance.
- (3) Nationalisation leads a shift of emphasis from industry to agricultural
- (4) Overdraft facility is given on saving account.
- (5) Retail banking has large number of small customers
- (6) NABARD directly gives loan to rural customers.
- (7) The Indian RTGS have adopted with FIFO rule for queuing.
- (8) There are three parties in Bills of Exchange.
- (9) Foreign entities are not allowed to participate as system provider.
- (10) RRB is allowed to function in metro cities.

Q.2] (A) Explain different types of banks in India.

08 Marks



(B) What are the principles of Banking? 7 Marks

OR

(C) What are the causes for Bank Failures? 8 Marks

(D) Explain the Features of a Negotiable Instrument. 7 Marks

Q.3] (A) what are the functions of Commercial bank? 8 Marks

(B) List out the objectives of bank ombudsman. 7 Marks

OR

(C) Brief the evaluation of commercial banking in India. 8 Marks

(D) List out the powers and duties of banking ombudsman 7 Marks

Q.4] (A) which are the products and services offered by Universal Banking 8 Marks

(B) What are the advantages of Universal Banking? 7 Marks

OR

(C) Explain the payment settlement system of banks. 8 Marks

(D) Write the advantages of Bancassurance 7 Marks

Q.5] (A) Explain the role of NABARD in micro finance sector 8 Marks

(B) List out the Characteristics of micro finance 7 Marks

OR

(C) Short Notes (any 3) 15 Marks

1. Unorganised Sector.
2. Public Sector Bank
3. Promissory Note
4. Kisan Credit Cards
5. PMJDY