

SYBBI sem III Reg / A.T.K.T. Exam Oct-2022

Maximum Marks:75

F.C. 11/10/22



N.B : All questions are compulsory carrying 15 marks each

Duration: 2 ½ hours

Q1 A. Fill in the blanks: (Any 8)

8 marks

- 1) The Banking Regulation Act, 1949, section _____ defines the term Banking Company.
- 2) In 1999 _____ banks were nationalized.
- 3) Full form of PMJDY _____.
- 4) _____ institution keeps continuous track on micro finance programme.
- 5) Sukanya Shiksha is a welfare scheme for the _____.
- 6) NRLM was started in _____.
- 7) In India, micro finance operates through MFI and _____.
- 8) _____ is the apex institution for agriculture credit.
- 9) MMID stands for _____.
- 10) NEFT was introduced in the year _____.

Q1 B. State whether the following statements are true or false: (Any 7)

7 marks

- 1) Without KYC, account cannot be opened in bank.
- 2) Smart card is one of the delivery channels of bank service.
- 3) Mobile banking is possible only through mobile app.
- 4) Low literacy level is the demand side barrier for financial inclusion.
- 5) Stand up India Scheme for Greenfield was launched for the benefit of SC/ST and women entrepreneur.
- 6) Portfolio manager has to register with SEBI.
- 7) Universal banking does not include commercial banking activities.
- 8) There are three parties in Bill of Exchange.
- 9) Foreign entities are not allowed to participate as system provider.
- 10) Acting as trustee is the primary function of banks.

Q2. Mention different types of Banks.

15 Marks

OR

Q2. Explain provisions related licensing, inspection and opening of new bank branches 15 Marks

Q3. Explain in detail the functions of commercial banks.

15 Marks

OR

Q3. Explain in detail provisions related to Bank Ombudsman

15 Marks

Q4. Define Universal Banking and explain advantages and disadvantages of Universal Banking. 15 Marks

OR

Q4. Explain provisions related to E-banking.

15 Marks

Q5. A. Explain in detail financial inclusion.

8 Marks

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Q5. A. Explain in detail financial inclusion.

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Q5 B. Explain in detail Kisan Credit Cards.

7 Marks

OR

Q5 C. Short notes (Any three)

15 Marks

1) Challenges in Micro finance

2) FITF

3) World Index Report

4) PMJDY

5) PMMY