

S.Y. BBI - SEM III - Reg / A.T.K.T. - Feb' 20

F.C.

14.2.20

TIME: - 2.30 HOURS

Subject: An Overview of Banking sector

MARKS: 75

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



Q.1] A. Fill in the blanks (attempt any 8)

08 Marks

1. In 1961,banks were nationalized
2.banking is very popular in India
3. Full form of LAB is
4. Pillar 1 deals with
5. Payment and Settlement System Act was established in year.....
6. Project finance is one of the product ofbanking
7. A minimum initial amount to start a saving account in urban branch IS Rs.....
8. Paperless script was introduced in the year.....
9. Full form of DFI
10. Merchant bank is abased service.

b. True or false (attempt any 7)

07 Marks

1. Online fund transfer are free from any charge.
2. Universal banking does not include commercial banking activities.
3. PMJDY is applicable only to rural areas.
4. FIF and FITF won't come under the supervision of NABARD.
5. Without KYC, account cannot be opened in bank
6. E-banking is more an art than a science.
7. Portfolio manager has to register with SEBI.

8. RRB is allowed to function in metro cities
9. IDBI is one of the industrial banks operating in India.
10. Acting as Trustee is the primary function of banks

- Q.2] a. Define banking? Explain the primary function of banking. 08 Marks
- b. Briefly explain the principles of banking. 07 Marks

OR

- c. What are the objectives of Banking Sector Reforms? 08 Marks
- d. What are the features of Negotiable Instrument? 07 Marks

- Q.3] a. Brief the evaluation of commercial banking in India. 08 Marks
- b. List out the objectives of bank ombudsman 07 Marks

OR

- c. List out the powers and duties of banking ombudsman 08 Marks
- d. What are the products offered by corporate banks? 07 Marks

- Q.4] a. List out the advantages and disadvantages of universal banking 08 Marks
- b. What are the products and services offered by universal banking? 07 Marks

OR

- c. What is E-banking? Explain the features of E-banking 08 Marks
- d. List out the advantages of E-banking 07 Marks

- Q.5] a. Explain micro finance. What is the need for micro finance? 08 Marks
- b. What are the strategies for financial inclusion? 07 Marks

OR

- C. Write Short Notes on (Any 3) 15 Marks
1. Kisan Credit Cards
 2. PMJDY.
 3. Micro finance and women
 4. Loan Syndication
 5. NABARD