

Time : 2.30 min.

[Marks :75



Note: All questions are compulsory  
 Figures to right indicate full marks

- Q.1. A) Fill in the blanks: (Any 8) (08)
- In \_\_\_\_\_ presidency banks were merged to form imperial bank of India.  
 a) 1935    b) 1921    c) 1911
  - In case of public sector bank, at least \_\_\_\_\_ % ownership with government, PSB, SBI, and its subsidiaries.  
 a) 49    b) 51    c) 75    d) 25
  - Who is the authority for payment and settlement system in India?  
 a) RBI    b) Central Government    c) Company law board
  - \_\_\_\_\_ Section of Banking Regulations Act explains about opening of new branches.  
 a) 35    b) 22    c) 23
  - Letter of credit is important in \_\_\_\_\_ trade.  
 a) Inland    b) State    c) International
  - Merchant bank is a \_\_\_\_\_ based service.  
 a) Fund    b) Non- fund    c) Remittance
  - In \_\_\_\_\_ and \_\_\_\_\_ Banking Ombudsman scheme were revised.  
 a) 2000 & 2004    b) 2006 & 2009    c) 2009 & 2015
  - \_\_\_\_\_ is an apex refinancing agency for the institutions providing investment and production credit in rural areas.  
 a) RBI    b) GOI    c) NABARD
  - Full form of JLG is \_\_\_\_\_.  
 a) Joint Linked Group    b) Joint Liability Group    c) Joint Linked Group Account
  - Which is not a valid document as per KYC norms?  
 a) Passport    b) College ID    c) Licence
- B) State true or false: (Any 7) (07)
- Low literacy level is the demand side barrier for financial inclusion.
  - Smart card is one of the delivery channels of bank service.
  - Political interference is one of the problems of SHG.
  - Online fund transfer are free from any charge.
  - Discounting of bill of exchange is one of the agency service of bank.
  - Mobile banking is possible only through mobile app.
  - There are three parties in Bill of Exchange.
  - Chain banking & group banking are completely different.
  - Portfolio manager has to register with SEBI.
  - Overdraft facility is given on saving account.
- Q.2. A) Describe the banking system in India. (08)  
 B) What are the objectives of Banking Sector Reforms? (07)

OR





- Q.2. C) Explain the primary functions of banking. (08)  
D) Explain Basel III. (07)
- Q.3. A) What is Retail Banking? (08)  
B) What are the features of Negotiable Instrument? (07)
- OR
- Q.3. C) List out the powers and duties of Banking Ombudsman. (08)  
D) What are the products offered by corporate banks? (07)
- Q.4. A) Brief the need of Universal banking in India. (08)  
B) Explain Mobile Banking. (07)
- OR
- Q.4. C) What are the products and services offered by universal banking? (08)  
D) What is RTGS? What are the advantages of RTGS? (07)
- Q.5. A) What is the need of microfinance? (08)  
B) What are the advantages of Financial Inclusion? (07)
- OR
- Q.5. Write short notes on: (Any 3) (15)
- i) Committee on financial inclusion
  - ii) Depository Services
  - iii) Challenges in Micro finance
  - iv) Features of cooperative banks.
  - v) Local area banking
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