## VCD | S | 19 | FYBBI / Principles and Practices of Banking / Sem-II

Marks: 75 Time: 2½

Note: All Questions are compulsory.

Q.1. A) Match the following.

(08)

A

1) Fund Transfer

1) Land & Building

2) Movable property

2) Pre-shipment loan

3) EXIM bank

3) Swaroigar credit card scheme

4) SHGS

4) Additional Risk

5) Companies Act

5) Demat share account

6) Rider

6) Business credit

7) De-mat

7) Senior citizen

8) Packing credit

8) 1988

9) Deposit

9) 1956

10) DFHI

10) NEFT

B) State the whether the statements are true or false.

(07)

1. PIN means personal identification number.

2. Overdraft facility is provided to saving account holder.

3. ICICI was incorporated in 1955.

4. AXIS bank ltd. Is a private sector bank.

5. Term deposits are also called as current deposits

6. Banking regulation Act, 1949.

7. Cattle insurance is a type of general insurance.

8. RBI is also a regulator body for insurance sector.

9. LIC is a private organization.

10. Marine policy is also called as sea policy.

Q.2. A) Define Banking. Explain its features.

(08)

B) Explain Plastic cards with types.

(07)

OR

	C) What are financial services provided by banks?	(07)
	D) Write a note on ATM	(07)
		(07)
Q.	3. A) Explain the functions of commercial bank.	(08)
	B) Discuss role of NABAD in agriculture rural finance.	(07)
	OR	
	C) Explain the types of bank accounts.	(08)
	D) Discuss the functions of digitalization of banks.	(07)
Q.4.	. A) "Reserve bank of India is not only controller of credit" but also a pro	moter of credit
	explain.	(15)
	OR	
	B) What are the different types of marine insurance policies?	(08)
	C) List out the uses of insurance.	(07)
Q.5.	A) Define insurance. Explain basic principles of insurance?	(15)
	OR	
Q.5.	Short notes (Any 3).	(1/2)
	i) Fire insurance.	(15)
	ii) Benefits Insurance	
	iii) Principles of lending	
	iv) Settlement procedure under Life Insurance Policy.	
	v) IRD A 1999.	
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