

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