

Q. 1 a) State whether the following statements are true or false ( any 8)

08

1. Merchant banker services come under the the control of RBI
2. KYC means know your content
3. SHG helps for women empowerment
4. SIDBI launch the micro credit scheme in 1994
5. NABARD was set up in 1982
6. Smart card is one of the delivery channels of Banking service
7. NABARD directly gives loans and advances to rural customers
8. There are three parties in bills of exchange
9. Microfinance does not provide finance to small entrepreneurs
10. Universal banking includes commercial banking and investment banking activities

b) Fill in the blanks with appropriate words (any 7)

07

1. \_\_\_\_\_ is one of the Regional Rural Bank.  
( Canara Bank, IDBI, Assam Gramin Vikas Bank )
2. \_\_\_\_\_ is not a service of Merchant Bank.  
( venture capital, deposits, project counselling )
- 3 NEFT was introduced in \_\_\_\_\_ year. ( 2000, 2006, 2015 )
4. \_\_\_\_\_ is included in priority sector. ( corporate, agriculture, education )
5. Full form of JLG is \_\_\_\_\_.  
( joint liability group, joint link group, join link group account )
6. Collection of dividend by the bank on behalf of customer is a \_\_\_\_\_ function  
(traditional, promotional, utility agency)
7. \_\_\_\_\_ banking is popular in India ( Universal, unit, mixed group )
8. Lab stands for \_\_\_\_\_.  
( local area bus, local area banks, local area budget, none of the above )
9. Retail bank service is the need of \_\_\_\_\_. ( individual, corporate, government, society )
10. Paper script was introduced in the year \_\_\_\_\_. ( 1990, 1991, 1994, 1996 )

- Q.2 a) State the difference between public sector bank and private sector bank 08  
b) Explain banking and explain banking system in India 07

OR

- c) explain the features of Negotiable Instrument 08  
d) Examine the objectives of banking sector reforms 07  
Q.3 a) Explain the nature of complaints under banking ombudsman 08  
b) What is commercial bank? Explain the functions of Commercial Bank 07

OR

- c) Define universal banking, explain advantages and disadvantages of it 08  
d) What is retail banking? 07  
Q.4 a) Explain various services offered by merchant banking 08  
b) Brief the need of universal banking in India 07

OR

- c) Explain payment and settlement system of banks 08  
d) Explain the functions of S H G 07  
Q. 5 a) Explain mobile banking 08  
b) Explain Micro Finance 07

OR

- c) Write short notes (any three ) 15  
1. Basil III  
2. Public sector bank  
3. NABARD  
4. RRB  
5. Priority sector