

**Note: All the questions are compulsory.**

**Q.1 (A) Choose the appropriate answer from the given multiple-choice questions. (Any 8) (8 Marks)**

1. In 1969 \_\_\_\_\_ banks were Nationalised.  
a. 19 b. 20 c. 14 d. 2
2. First five-year plan period is \_\_\_\_\_.  
a. 1951-56 b. 1945-50 c. 2001-05 d. 1910-15
3. Full form of LAB is \_\_\_\_\_.  
a. Loan and Bank b. Land and Bank c. Loans and Banker d. Local Area Bank
4. \_\_\_\_\_ Section of the Banking Regulation Act explains the opening of new branches.  
a. 35 b. 22 c. 23 d. 26
5. As per the guidelines of the Basel I committee banks were advised to have a capital adequacy ratio of at least \_\_\_\_\_ percent.  
a. 8 b. 5 c. 15 d. 10
6. Letter of credit is important in \_\_\_\_\_ trade.  
a. Inland b. state c. international d. restricted areas
7. Merchant bank is a \_\_\_\_\_ based service.  
a. fund b. non-fund c. remittance d. brief
8. Solar-powered ATM is mostly used in \_\_\_\_\_ area.  
a. rural b. City c. urban d. forest
9. SIDBI launched the \_\_\_\_\_ in 1994.  
a. Micro-credit scheme b. Macro-credit scheme c. Kisan card scheme  
d. Do not worry scheme
10. Sukanya Shiksha is a welfare scheme for the \_\_\_\_\_.  
a. child b. girl child c. boy child d. adults

**Q.1 (B) State whether the following statements are True or False. (Any 7) 7 marks**

1. The organised sector consists of commercial banks, cooperative banks, and RRBs.
2. IDBI is one of the industrial banks operating in India.

3. Domestic banks are registered and incorporated within the country.
4. Chain banking and group banking are completely different.
5. NBFC denotes non-banking forbidden cost.
6. There are three parties in Bill of exchange.
7. Retail banking has a large number of small customers.
8. Mobile banking is possible only through the mobile app.
9. SHG helps women's empowerment.
10. Stand-up India scheme for Greenfield was launched for the benefit of SC/ST and women entrepreneurs.

**Q.2 Discuss the following in brief.**  
marks

**15marks**

- A. Briefly explain the principle of banking.
- B. Explain the causes of banking failure.

**OR**

- C. What are the features and functions of RRBs?
- D. What are the challenges that banks face today?

**Q.3 Answer the following in brief.**

**15 marks**

- A. Define Ombudsman and explain its power and duties.
- B. Write an explanatory note on NABARD.

**OR**

- C. Define retail banking and explain its features.
- D. What are the functions of commercial banks?

**Q.4 Explain the following in Brief.**  
marks

**15marks**

- A. What is RTGs? List out the advantages of RTGs.
- B. Distinguish between traditional banking and E-banking.

**OR**

- C. What is the need for microfinance?
- D. Explain the stand-up India scheme for the greenfield in detail.

**Q.5 Write short notes on. (Any 3)**

**15 marks**

1. Distinguish between cheque and Bill of exchange.
2. Brief the need for Universal Banking in India.
3. How to open a saving account online?
4. Explain microfinance.
5. Explain the functions of the Self-Help group.