

Q.1A) Multiple Choice Questions. (Any 8)

(08)

1. Full form of PIN is _____.
(a) Personal Identification number (b) Public intelligence number
(c) Private identify umber (d) public identify number
2. Which one is not including in the field of private bank?
(a) HDFC Bank (b) AXIS Bank
(c) ICICI Bank (d) Union Bank
3. _____ is popular in India.
(a) Co-operative Bank (b) Universal Bank
(c) Commercial bank (d) SHG
4. LAB is stands for _____.
(a) Local Area Bank (b) Last Area Bank
(c) Lease Area Bank (d) All of the above
5. Which is not a valid document as per KYC norm?
(a) Passport (b) License
(c) College ID (d) Pan Card
6. Which one is time deposit?
(a) Saving Deposit (b) Current Deposit
(c) Fixed Deposit (d) Recurrent Deposit
7. Which of the following banks issues currency notes in India?
(a) State Bank of India (b) Cooperative Bank
(c) Bank of India (d) Reserve Bank of India
8. Micro word stands for _____.
(a) Small (b) Big (c) National (d) Money
9. DFI stands for _____.
(a) Deploy Fund Interest (b) Dark Fund Institution
(c) Development Financial Institution (d) DO First Interest
10. Sukanya Shiksha is the welfare scheme for the _____.
(a) Youth (b) Boy Child
(c) Kid (d) Girl Child

Q.1B) State whether the following statements are True or False. (Any 7) (07)

1. E- banking saves time of the customer.
2. Retail banking have large number of small customers.
3. Bank plays an important role in the economic development of a country.
4. SHG help for women empowerment.
5. Smart Card is one of the delivery channels of bank services.
6. PMJDY is applicable only to rural areas.
7. RBI is only the bank who do net settlement between banks.
8. Micro Finance doesn't provide finance to small entrepreneurs.
9. Overdraft facility is given on savings account.
10. Credit card holder cannot withdraw cash by using credit card.

Q.2 (A) State the difference between public Sector bank and private sector bank. (8)

(B) What is Banking? Explain its primary functions of banking. (7)

OR

(C) What are the different types of banks in India. (8)

(D) Explain the Causes of bank failure. (7)

Q.3 (A) Differentiate between Traditional banking and E-Banking. (8)

(B) What is E – banking explain its features? (7)

OR

(C) What is universal banking? Explain its advantages. (8)

(D) Explain the needs of Micro- finance. (7)

Q.4 (A) What are the advantages and disadvantages of Micro- finance. (8)

(B) Explain NABARD in Detail with its Role. (7)

OR

(C) What are the current development in banking sector. (8)

(D) Explain the banking structure and system in India. (7)

Q.5 (A) Explain the functions of Commercial banking. (8)

(B) Explain the measures for financial inclusion. (7)

OR

Q.5 (C) Write Short Notes. (Any3) (15)

- A. Rural Banks
- B. Commercial Banks
- C. Self- Help Group
- D. Micro Finance
- E. Cooperative Banks