

VCD 4/3/2020 SYB.B.I/ Sem – III – F.C –(An Overview of Banking Sector)

Marks 75/ 2.30 Hrs.

Note: 1) All questions are compulsory.

2) Carrying 15 Marks Each

Q 1) A) Fill the blanks with appropriate words (Any Eight)

(08)

- 1) In 1969 ----- banks were nationalized
(10, 12, 14)
- 2) Co – Operative Banks have a ----- tire setup in India.
(one, two, three)
- 3) Merchant Bank is a ----- based Service
(Fund, Non – fund, Remittance)
- 4) Letter of Credit is important in ----- trade
(Inland, International, State)
- 5) Project finance is one of the products of ----- banking.
(Corporate, Semi Corporate, Private)
- 6) ----- is one of the Regional Rural Bank
(Canara Bank , IDBI , Assam Gramin Vikas Bank)
- 7) ----- is not a Service of Merchant Bank.
(Venture Capital, Deposits, Project Counseling)
- 8) NEFT was introduced in -----
(2000, 2006, 2015)
- 9) ----- Is included in Priority Sector.
(Corporate, Agriculture, Education)
- 10) Full form of JLG Is -----

(Joint liability Group, Joint Linked Group, Joint linked GROUP Account)

B) State whether True or False (Any 7)

(07)

- 1) IDBI is one of the industrial banks operating in India.
- 2) Online fund transfer are free form any charge.
- 3) SHG helps for Women Empowerment.
- 4) NGO is one of the intermediaries in Micro – Finance.
- 5) Overdraft facility is given on saving account.
- 6) Smart Card is one of the delivery channels of bank service.
- 7) NABARD directly gives loans and advances to rural customers.
- 8) There are three parties in Bills of Exchanges.
- 9) Micro- Finance does not provide fiancé to small entrepreneurs.
- 10) Universal Banking includes Commercial Banking and Investment Banking Activity.

Q 2. a) Define Banking and Explain the banking system in India.

(08)

b) Explain the difference between Co – operative Bank and Commercial bank.

(07)

Or

c) Explain the Function of RBI.

(08)

d) Explain the feature of Negotiable Instrument.

(07)

Q 3. a) Define Ombudsman and Explain Power and Duties of 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 Universal Banking?

d) Explain Electronic delivery channels in E – Banking.

- 4 a) Explain the Role of NABARD IN Micro – Finance Sector. (08)
- b) Explain the various Services offered by Merchant Banking (07)

Or

- c) Explain the Functions of SHG
- d) What is Financial Inclusion? Explain the advantages of financial inclusion

- Q 5 a) what is RTGS? Explain its advantages. (08)
- b) Explain Mobile Banking (07)

Or

- c) Short Notes (any 3)

- 1) KYC (15)
- 2) Basel III
- 3) Depository Services
- 4) Public Sector Bank
- 5) RRB'S