

2 Hours

60 Marks

**Note: 1. All Questions are compulsory
2. figures to right indicate full marks.**

- Q.1** A) What is current scenario of CRM in public sector banks in India? **08**
B) What is Investment management? Explain its importance. **07**
OR
C) What is banking ombudsman? Explain its functions in India **08**
D) What are the banking opportunities in rural India **07**
- Q.2** A) What are the SLR requirements of banks in India? **08**
B) Discuss in brief the measures of financial inclusion in India **07**
OR
C) What is credit creation? Which credit control techniques are adopted by RBI to regulate the commercial banking in India? **15**
- Q.3** A) What is HRD? Explain the importance of HRD in banks? **08**
B) Explain the different types of training methods. **07**
OR
C) What is the importance of Workers Participation in Management? **08**
D) Explain the features of voluntary retirement schemes (VRS) in banks. **07**
- Q.4** A) Match the columns(any eight) **08**
- | A | B |
|----------------------------------|------------------------------|
| 1. Cashless purchase | a) senior citizen |
| 2. SME loans | b) ATM withdrawal |
| 3. Basel Norms | c) restricting of week banks |
| 4. Plastic money | d) Entrepreneurs |
| 5. Short run government security | e) RBI |
| 6. Banking ombudsmen scheme | f) RRB |
| 7. Verma committee | g) credit card |
| 8. CRM | h) treasury bill |
| 9. A.M. Khusro committee | i) credit control |
| 10. Reserve mortgage scheme | j) banking |
- B) State whether the following statements are True or False (any seven) **07****
- A bank account increases investors risk
 - Buyers and sellers come together to buy sell financial securities
 - On every Wednesday RBI conducts auction to issue treasury bills
 - The market instrument which has the feature of both equity and debenture is called "hybrid instrument"
 - ATM password to be shared only with spouse.
 - Commercial banks provide short term loans to business.
 - The bond prices first rise and then falls as the market approaches equilibrium.
 - The demand for bonds decreases, causing the demand curve to shift left.
 - The supply for bonds increases, causing the supply curve to shift right.
 - General insurance relates to insurance against Burglary.

OR

Write short notes (any three)

1. Merger and Acquisition
2. SARFAESI Act 2002
3. Review of Loan Portfolio
4. RBI guidelines for Micro Credit
5. SHG 2

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