

Time: 2 Hrs

Marks: 60

- N:B: 1. **All** questions are **compulsory**.
2. **Figures** to the **right** indicate **full** marks.
3. There is internal choice in each question

Q.1 What is Commercial Bank? Explain Management of Bank in Rural Areas. 15

OR

Q.1 What is CRM? Explain strategies of expanding customer base and benefits of CRM. 15

Q.2 Explain Meaning, Classification of NPA. What are the corrective measures to reduce NPA's? 15

OR

Q.2 What is HRM in Banking Sector? Explain policies related to Human Resource Development in India. 15

Q.3 Explain Meaning, Definition, Objectives and Importance of Financial Inclusion. 15

OR

Q.3 What is Internet Banking? Explain the Advantages of Internet Banking and Services available on Internet Banking. 15

Q4 Choose the correct option from the given multiple choice questions: 15

- 1) MSME Public Procurement Portal is know as _____.
a. MSME Sambadh b. MSME Sajedar c. MSME Shayata d. MSME Start up
- 2) Investment by banks in Oil bonds, fertilizer bonds are comprise under _____.
a. Special securities b. Statutory liquid ratio c. Non-Statutory Liquid Ratio
d. Repo-Reserve Investment
- 3) An application under Section 5A of the SARFAESI Act for transfer of applications pending before two or more Debt Recovery Tribunals may be filed by an Asset Reconstruction Company before _____.
a. Banking ombudsman b. Joint lenders forum
c. Debt recovery Appellate tribunal d. High court registrar
- 4) According to which issue of guidelines did the RBI grant approval for the setting up of 13 new privately-owned domestic banks?
a. April, 1980 b. March, 1971 c. January, 1993 d. September, 1993
- 5) Rate of interest is increased by RBI at times of
a. Lower inflation b. Higher inflation
c. From the pressure of commercial banks d. Increased loans

- 6) Which of the following reflects the sum of perceived tangible and intangible benefits and costs to a customer?
- a. Customer satisfaction b. Customer delight
c. Customer value d. Customer expectation
- 7) Separation of employee from organization on attainment of a specified age or on completion of the specified period is referred as _____
- a. Resignation d. Retirement c. Retrenchment d. Dismissal
- 8) All ATMs in India are linked through _____
- a. All India Banking Association b. Reserve Bank of India
c. Government E payment d. National Payment Corporation of India
- 9) self-help group bank linkage programme is for _____
- a. Micro-finance b. Macro Finance c. Mini Finance d. Major Finance
- 10) _____ CRM software is focused on finding the best ways to meet the needs of the clients by providing tools for sales, management, marketing and support team.
- a. Operational b. Analytical c. Collaborative d. Systematic
- 11) _____ means the opening of banks outside the country of origin
- a. International banking b. Commercial banking c. Corporate banking
d. Private banking
- 12) _____ is also known as pay for performance
- a. Salary b. Employee Incentive c. Employee Welfare d. VRS
- 13) Inflation and recession are controlled by using _____
- a. Monetary Policy only b. Fiscal Policy only c. Monetary policy & fiscal policy both
d. State Government policy
- 14) Campari model is applied by bank in process of _____
- a. lending b. accepting deposit c. fixing rate of fixed deposit
d. fixing the rate for recurring deposit
- 15) The safety of bank funds depends upon the technical feasibility and _____ of the project for which loan is advanced.
- a. Economic viability b. Economic Cycle c. Economic Policy
d. Economic revolution

OR

Q.4 SHORT NOTES (Any 3 out of 5)

15

1. Retail Banking
2. Banking Ombudsman Scheme
3. Mobile Banking
4. VRS Scheme in Public Sector Banks
5. SHGs
