

SHRI S.H.KELKAR COLLEGE OF ARTS, COMMERCE AND SCIENCE, DEVGAD.
(SINDHUDURGA)

SEMESTER-III, NOV 2023

COURSE: An Overview of Banking Sector [FC-III]

DURATION: 2. 30 Hrs.

COURSE CODE- UBIFSIII.

CLASS: SYBBI

MAX. MARKS: 75



Q1A. choose the correct alternative (Any 8)

8

1. The most important feature of a negotiable instrument is _____
a) Free transfer b) Transfer free from defects
c) Right to sue d) (a) and (b) together
2. LAB stands for _____
a) Local Area Banks b) Logical Area Banks c) Local Accounting Banks
3. Which one is a time deposit ?
a) Saving deposit b) Fixed deposit c) Current deposit
4. Retail bank serves the needs of _____
a) Individual b) Corporate c) Government
5. Which one is the Regional Rural Bank ?
a) Canara Bank b) IDBI c) Assam Gramin Vikash Bank
6. _____ banking refers to bringing two or more banks under single control and management.
a) Group b) Unit c) Branch
7. What is the advantage of universal banking ?
a) Few customers b) Easy marketing c) Different rules and regulations
8. Merchant bank is a _____ based service.
a) Fund b) Non - fund c) Remittance
9. Full form of PIN is
a) Personal Identification Number
b) Payment Identification Number
c) Personal Informational Name
10. Co - operative banks have a _____ tire set - up in India
a) 3 b) 4 c) 5

Q1B. State whether the following statements are TRUE or FALSE. (Any 7)

7

1. Foreign entities are not allowed to participate as system provider
2. In 1876 , the Presidency Bank Act came into existence
3. Acting as Trustee is the primary function of banks
4. Retail banking have large number of small customers
5. There are three parties in bill of exchange. -True
6. Nationalisation leads a shift of emphasis from Industry to agriculture .
7. Credit card holder cannot withdraw cash by using credit card
8. Foreign banks branches mostly operate in metro and tire cities .
9. LABs are allowed to operate in many districts .
10. E - banking is more an art than a science .



Q2.A. Explain the Types of bank.

15

OR

Q2. P. Write the Traditional Central banking function.

8

Q2. Q. Explain the Supervisory Function RBI

7

Q3 A. Write the Function of Commercial Bank.

15

OR

Q3P. Explain the NABARD

8

Q3Q. Write the difference between Domestic Bank v/s foreign banks

7

Q4A. Write the Advantages of E-banking.

8

Q4B. What is universal banking& explain its other services

7

OR

Q4P. Write the advantages of Universal Banking.

8

Q4Q. Write the online account opening process

7

Q5A. Explain the challenges in micro finance.

8

Q5B. Write the needs & advantages of financial inclusion

7

OR

Q5. Write the Short Notes (Any3)

15

1. Retail banking
2. Traditional banking
3. Micro Finance
4. Self Help Group
5. Banking Ombudsman