

- Q.4 What is the primary function of credit rating agencies?
- Regulating banks
 - Rating customer service
 - Assessing the credit worthiness of borrowers
 - Providing investment advice
- Q.5 How has technology impacted banking services?
- Decreases efficiency
 - Limited access to financial services
 - Enhanced convenience and accessibility
 - Increased paperwork
- Q.6 What is the primary purpose of a saving account?
- To borrow money
 - To invest in stocks
 - To earn interest on deposited funds
 - To purchase real estate

SECTION-B

Note: Objective/ Completion type questions. All questions are compulsory. (6x1=6)

- Q.7 Commercial banks provide services exclusively to government entities. (True/False)

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- Q.8 SEBI regulates and supervises the banking sector in India. (True/False)
- Q.9 Return on Assets (ROA) measures a bank's profitability relative to its total assets. (True/False)
- Q.10 Credit Rating Agency of India Limited(CRISIL) is responsible for issuing credit ratings to companies and governments. (True/False)
- Q.11 Technology has led to decreased accessibility to banking services. (True/False)
- Q.12 A recent trend in banking is the expansion of physical branches and reduction in online services. (True/False)

SECTION-C

Note: Short answer type questions. Attempt any eight questions out of ten questions. (8x4=32)

- Q.13 Explain any 4 Risks that are associated with the banks.
- Q.14 What is a saving account?
- Q.15 Explain the secondary functions of a bank.
- Q.16 Provide 4 ratios to analyse a bank's performance.
- Q.17 What do you mean by a Rating agency?
- Q.18 Write any 4 new trends emerging in banking sector in India.
- Q.19 Explain the functions of a Central Bank.

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