

2 Hrs.

60 Marks

Note: All Questions are compulsory

Figures to right indicate full marks.

Q.1 A) what is commercial Bank? What are the functions of commercial Bank in rural areas? 08

B) What do you mean by credit creation which credit control techniques are adopted by RBI to regulate the commercial banking in India? 07

OR

C) Explain the principles underlying the investment policy of commercial bank 08

D) What is CRM? Explain the advantages & disadvantages of CRM in banks 07

Q.2. A) What is Corporate Debt Reconstruction (CDR) system? Explain the objectives of CDR 08

B) What is the importance and scope of HRD in banks? 07

OR

C) What is non- SLR investments? Why do banks make investments in SLR and Non-SLR securities 08

D) Explain different methods of training the bank employees. 07

Q.3 A) Explain the silent features of Voluntary Retirement Schemes (VRS) in banks. 08

B) Discuss the performance of SHG is in India. 07

OR

C) Define HRM and explain the main elements of human resource management. 08

D) What is financial inclusion? Explain main issues involved in financial inclusion 07

Q.4. A) State whether the following statements are True or False (any Eight) 08

1. Commercial banks provide short term loans to business.
2. The bond prices first rise and then falls as the market approaches equilibrium.
3. The demand for bonds decreases, causing the demand curve to shift left.
4. The supply for bonds increases, causing the supply curve to shift right.
5. On every Wednesday RBI conducts auction to issue treasury bills
6. The market instrument which has the feature of both equity and debenture is called “hybrid instrument”
7. ATM password to be shared only with spouse.
8. General insurance relates to insurance against Burglary.
9. A bank account increases investors risk
10. Buyers and sellers come together to buy sell financial securities

B) Match the columns 07

A	B
1. Plastic money	a) Entrepreneurs
2. Reserve mortgage scheme	b) ATM withdrawal
3. Basel Norms	c) restricting of week banks
4. Cashless purchase	d) senior citizen
5. Short run government security	e) RBI
6. Banking ombudsmen scheme	f) RRB
7. SME loans	g) credit card
8. CRM	h) treasury bill
9. A.M. Khusro committee	i) credit control
10. Verma committee	j) banking

OR

Write short notes (any three)

15marks

1. Retail banking
2. Ombudsman
3. Micro credit
4. NEFT
5. Merger and Acquisition
