

Q.P. Code :20963

[Time: 2.30 Hours]

[Marks:75]

Please check whether you have got the right question paper.

N.B:

1. All question are compulsory.
2. Figures to the right indicate full marks.

Q.1 **08**

A) Multiple choice question (attempt any 8)

- 1) Banking is essentially a business dealing with -----
 - a) Money
 - b) Goods
 - c) Products
- 2) ----- is a running amount to which deposits and withdrawals can be made frequently
 - a) Cash credit
 - b) Credit cards
 - c) Debit card
- 3) ----- and supervision are distinct but complimentary activities
 - a) Policy
 - b) Regulation
 - c) Operations
- 4) Government of India started the national Housing Bank in -----
 - a) 1990
 - b) 1988
 - c) 1993
- 5) Knowing the ----- of the customer has always been a basic requirement of banking law and practice
 - a) Demand
 - b) Request
 - c) Identity
- 6) The banking regulation Act amended in ----- provides the facilities for nomination by deposits in banks
 - a) 1923
 - b) 1983
 - c) 1936

Q.P. Code :20963

- 7) Microfinance in financial service of small quantity provided by financial institutions to the -----
 - a) Rich
 - b) Poor
 - c) Marginal
- 8) ----- is creating a platform for inculcating the habit of saving money
 - a) Financial inclusion
 - b) Bank account
 - c) Banking system
- 9) RBI in an ----- institution of the Indian financial system
 - a) Regulatory
 - b) Apex
 - c) Primary
- 10) Risk management is an ----- approach to dealing with pure risk
 - a) Income
 - b) Moral
 - c) Scientific

B) Write True or false (attempt any 7)

- 1) Specific types of price risk are classified into commodity price risk and exchange rate risk.
- 2) Goods and commodities transported by sea is the subject matter of cargo insurance.
- 3) Objective of IRDA is to act as strong and powerful supervisory and regulatory authority.
- 4) A current account is normally opened by a minor.
- 5) Financial institutions have starded the fixed assets through leasing.
- 6) The reserve bank of India is caused as the Banker's Bank.
- 7) ECS facilities are used for making regular payments like telephone bill, electricity bill etc.
- 8) Price risk refers to uncertainty over the magnitude of cash flows due to possible changes in output and input price.
- 9) Exposure to electronic devices and gadgets increases the life of credit cards.
- 10) Every deposit is the property of the bank.

07

Q.P. Code :20963

- Q.2** Explain types of risk and the process of risk management **15**
OR
- Q.3** Briefly explain the Indian financial system and explain the objectives of the Banking regulation **15**
Explain banking ancillary services and state the types of credit cards **15**
OR
- Q.4** List out the benefits of saving account and current account **15**
Briefly explain the emerging trends in communication networks for banking **15**
OR
- Explain the role of money market write a note on a) debt market
Forex market **15**
- Q.5** a) State the importance of social marketing in banks **08**
b) State the purpose of marketing banking services **07**
OR
- Short notes (write any 3) **15**
- a) International banking
b) CIBIL
c) Basel norms
d) Factoring
e) Swarnajayanti gram swarozgar yojana (SGSY)