

Time: 2:30 hours

Total Marks: 75

**N.B. (1) All Questions are compulsory subjected to internal options**  
**(2) Figures to the right indicate full marks**

**Q.1.a: Select appropriate option and re-write the statement: Any 08 (08 marks)**

- Banks that are allowed to deal in foreign currencies are called \_\_\_\_\_  
a. Brokers b. Lenders c. Authorized Dealers
- The market where dealing in currencies take place is called \_\_\_\_\_  
a. Money Market b. Forex Market c. Capital Market
- \_\_\_\_\_ play an important role in strengthening the banking sector.  
a. Federal Bank b. Domestic Bank c. Central Bank
- The Electronic fund transfer system used to transfer funds anywhere in a country is called \_\_\_\_\_  
a. NEFT b. NECS c. CHIPS
- The mode of payment in India is gradually changing from paper to \_\_\_\_\_  
a. Card b. Electronic c. Gold
- Satellite based communication system used across the world in banks is \_\_\_\_\_  
a. RTGS b. CHIPS c. SWIFT
- Loans which has become overdue for a period above 90 days is termed as \_\_\_\_\_  
a. NPA b. Doubtful Debts c. Bad Debts
- \_\_\_\_\_ are established by RBI to curb Non-Performing Assets  
a. Civil Courts b. Lok Adalats c. Criminal Courts
- \_\_\_\_\_ is owned capital of Banking Company.  
a. Tier I b. Tier II c. Tier III
- \_\_\_\_\_ is an Autonomous, statutory agency tasked with regulating and promoting the insurance and re-insurance industries in India.  
a. IRDAI b. SBI c. SEBI

**Q.1.b: Match the pairs: (Any 07) (07 marks)**

Sr. No	Column A	Column B
1	Factoring	State Bank Of India
2	Forfaiting	Assets with different Risk Profile
3	CIBIL	1986
4	Asset Liability Management	Regulator of security market in India
5	Basel	Promotion
6	Risk Weighted Assets	Switzerland
7	COPRA	Dynamic Process
8	SEBI	Maintain records of all credit activity of individual and Companies
9	Marketing Mix	Non-Recourse Deal
10	SBI	With Re-Course Deal

Q.2.a: Enumerate different factors responsible for International Banking. (08 marks)

Q.2.b: Explain Debt market and its characteristics in detail (07 marks)

**OR**

Q.2.c: Explain role of SEBI in Indian capital market. (08 marks)

Q.2.d: Explain in detail factoring. (07 marks)

Q.3.a: Explain in detail Consumer Protection Act 1986. (08 marks)

Q.3.b: What is Principle of Lending? Explain 5 important Principles followed by banks for lending money. (07 marks)

**OR**

Q.3.c: What is Financial Inclusion? Explain advantages of financial inclusion. (08 marks)

Q.3.d: Evaluate in detail about Non-Performing Assets? (07 marks)

Q.4.a: Explain advantages of using technology in development of banking sector. (08 marks)

Q.4.b: What is EFT (Electronic Funds Transfer)? Explain its Benefits in detail. (07 marks)

**OR**

Q.4.c: What is an E-Payment System? Explain demerits of using E-payment System. (08 marks)

Q.4.d: Explain in detail features of Credit Monitoring system. (07 marks)

Q.5.a: Discuss "The Marketing Challenges in 21<sup>st</sup> century" (08 marks)

Q.5.b: Explain Social marketing and its scope. (07 marks)

**OR**

**Q.5: Write note on :( Any 03) (15 marks)**

- a. Personnel Loan
- b. CIBIL
- c. Self Help Group
- d. Ancillary Services
- e. Banking Ombudsman Scheme

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