

Total No. of Questions : 4]

SEAT No. :

P5957

[Total No. of Pages : 2

[6143]-311

S.Y.B.B.A.

**306 - B : BANKING & FINANCE (FM)
(2019 Pattern) (CBCS) (Semester - III)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right side indicate full marks.*

Q1) A) Multiple choice questions. [5]

- a) In case of _____ card, there is no risk of overspending by the customer.
- | | |
|----------|------------|
| i) Debit | ii) Credit |
| iii) Sim | iv) Luxury |
- b) _____ banking is also known as Virtual banking.
- | | |
|--------------|---------------|
| i) Wholesale | ii) Universal |
| iii) Core | iv) Internet |
- c) There are _____ parties involved in credit card operation.
- | | |
|-----------|-----------|
| i) Two | ii) Three |
| iii) Four | iv) One |
- d) The new technology in banking that paved the way for paperless banking is called as _____
- | | |
|----------------|---------------------|
| i) SWIFT | ii) Computerisation |
| iii) Bar codes | iv) EFT |
- e) Which of the following information will not be required in processing of NEFT?
- | | |
|------------------------------|---------------------|
| i) IFSC code | ii) Amount |
| iii) Name of the beneficiary | iv) Purpose of NEFT |

P.T.O.

- B) Match the pairs : [5]
- | | |
|----------------|--------------------------------------|
| a) Telebanking | i) One Time Password |
| b) Spoofing | ii) A pay now product |
| c) EFT | iii) A type of cyber security threat |
| d) OTP | iv) Electronic Fund Transfer |
| e) Debit card | v) Voice banking |

- Q2)** Long answer questions (Attempt any 1 out of 2) : [10]
- Explain the concept of a Bank? Explain in detail the functions of Banks.
 - What is RBI? Explain in detail the role and functions of RBI.

- Q3)** Long answer questions (Attempt any 1 out of 2) : [10]
- What is SEBI? Explain in detail the powers and functions of SEBI.
 - Explain the need and importance of technology in Banking.

- Q4)** Short notes (Attempt any 4 out of 6) : [20]
- Structure of Banking system in India
 - Credit control measures
 - Insurance development authority
 - Cyber security in E-banking
 - Tele banking
 - RTGS



Total No. of Questions : 4]

SEAT No. :

PA-1912

[Total No. of Pages : 2

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S.Y. B.B.A.

**B - 306 FM : BANKING & FINANCE
(2019 CBCS Pattern) (Semester - III)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) A) Multiple choice questions.

[5]

- a) _____ are intermediaries between depositors and borrowers.
- i) Banks
 - ii) Trusts
 - iii) Societies
 - iv) Non profit organisations
- b) _____ is an industry that handles cash, credit and other financial transactions for individuals consumers and businesses
- i) Rubber
 - ii) Textile
 - iii) Banking
 - iv) Hotel
- c) What is CRR?
- i) Cash Reserve Ratio
 - ii) Current Ratio Rate
 - iii) Credit Review Report
 - iv) Credit Rating Recouids
- d) Who regulates the money circulation in India?
- i) State bank of India
 - ii) Reserve bank of India
 - iii) Commercial bank
 - iv) Private banks
- e) Regional rural banks are sponsored by
- i) Reserve Bank of India
 - ii) Nationalised Commercial Bank
 - iii) State Bank of India
 - iv) Government of India

P.T.O.

B) Match the following : [5]

- | A | B |
|----------------------|---------------------------------------|
| a) Banks | i) National Electronic funds transfer |
| b) Primary functions | ii) India's central bank |
| c) RBI | iii) Receive deposits & make loans |
| d) NEFT | iv) Accepting deposits |
| e) SEBI | v) Lends transfers |
| | vi) Regulatory body for securities |

Q2) Solve the following long answer questions. (any 1 out of 2) : [10]

- Explain the meaning and definition of bank? Explain the evolution of banking in India.
- Explain in detail the primary functions of banks?

Q3) Solve the following long answer questions (any out of 2) : [10]

- Explain in detail the role and functions of RBI.
- Explain in detail the power and functions of SEBI.

Q4) Write short notes (any 4 out of 6): [20]

- Need and importance of technology in banking.
- Secondary functions of banks.
- Objectives of Insurance development authority.
- Net banking.
- Structure of Banking system in India.
- RTGS.



Total No. of Questions : 4]

SEAT No. :

P2078

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S.Y. B.B.A.

(B 306) BANKING & FINANCE (FM)

(2019 Pattern) (CBCS) (Semester - III)

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates :

- 1) All questions are compulsory.
- 2) Figures to the right indicate full marks.

Q1) A) Multiple Choice Questions :

[5]

- a) Internet Banking is also known as _____ Banking.
 - i) Wholesale
 - ii) Virtual
 - iii) Universal
 - iv) Core
- b) A bank which is called as the lender of last resort.
 - i) Reserve Bank of India
 - ii) Commercial Bank
 - iii) Agricultural Bank
 - iv) Industrial Bank
- c) The use of credit card helps the holder to
 - i) Open a bank account
 - ii) Open a fixed deposit account
 - iii) Avail credit
 - iv) File the income tax return
- d) Identify the non-supervisory function of RBI.
 - i) custodian of foreign reserves
 - ii) periodical inspection of books
 - iii) giving sanctions for opening a new branch
 - iv) issuing licences to banks for carrying on business
- e) _____ is the primary agency which regulates, guides and formulates policies for insurance products.
 - i) SEBI
 - ii) RBI
 - iii) SWIFT
 - iv) IRDAI

P.T.O.

- B) Match the following : [5]
- | | |
|----------------|------------------------------|
| i) Credit Card | a) Agricultural Finance |
| ii) NEFT | b) Protect Investor Interest |
| iii) RRB | c) Batches |
| iv) SEBI | d) Controller of Credit |
| v) RBI | e) Three Parties |

- Q2)** Solve the following long answer questions (any 1 out of 2) : [10]
- Describe the structure of the banking system in India.
 - Explain the functions of IRDA.

- Q3)** Solve the following long answer questions (any 1 out of 2) : [10]
- What are the various secondary functions of Banks? Explain.
 - Distinguish between Credit Card and Debit Card.

- Q4)** Write Short Notes (Any 4 out of 6) : [20]
- Origin and Development of Banking in India
 - Primary Functions of Banks
 - Credit Control Measures of RBI
 - Functions of SEBI
 - Technology in Banking
 - E-banking



Total No. of Questions : 4]

SEAT No. :

P1860

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S.Y.B.B.A.

**B 306 : BANKING & FINANCE (FM)
(2019 Pattern) (CBCS) (Semester - III)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) All questions are compulsory.*
- 2) Figures to the right indicate full marks.*

Q1) A) Multiple choice questions.

[5]

- a) In case of _____ card, there is no risk of overspending by the customer.
 - i) Debit
 - ii) Credit
 - iii) Sim
 - iv) Luxury
- b) _____ banking is also known as Virtual banking.
 - i) Wholesale
 - ii) Universal
 - iii) Core
 - iv) Internet
- c) There are _____ parties involved in credit card operation.
 - i) Two
 - ii) Three
 - iii) Four
 - iv) One
- d) The new technology in banking that paved the way for paperless banking is called as _____.
 - i) SWIFT
 - ii) Computerisation
 - iii) Bar Codes
 - iv) EFT
- e) Which of the following information will not be required in processing of NEFT?
 - i) IFSC code
 - ii) Amount
 - iii) Name of the beneficiary
 - iv) Purpose of NEFT

PTO.

- B) Match the Pairs: [5]
- | | |
|----------------|--------------------------------------|
| a) Telebanking | i) One Time Password |
| b) Spoofing | ii) a pay now product |
| c) EFT | iii) a type of cyber security threat |
| d) OTP | iv) Electronic Fund Transfer |
| e) Debit card | v) Voice banking |

Q2) Long answer questions (attempt any 1 out of 2) [10]

- Explain the concept of a Bank? Explain in detail the functions of Banks
- What is RBI? Explain in detail the role and functions of RBI

Q3) Long answer questions (Attempt any 1 out of 2) [10]

- What is SEBI? Explain in detail the powers and functions of SEBI
- Explain the need and importance of technology in Banking

Q4) Short notes (Solve any 4 out of 6) [20]

- Structure of Banking system in India
- Credit control measures
- Insurance Development Authority
- Cyber security in E- banking
- Tele banking
- RTGS

