

B3 F1122.

SYBBI  
Semester - III

14.11.2022

An Overview of  
Banking Sector - III  
(F.C.)

**Duration: 2 and ½ hour**

**75 Marks**

**Note: 1. All questions are compulsory  
2. Figures to the right indicate full marks.**

**Q1(A) Fill in the blanks with appropriate words:(Any Eight)**

(8)

1. Co-operative banks have a \_\_\_\_\_ tier setup in India.  
(one, two, three, five)
2. NEFT was introduced in \_\_\_\_\_.  
(2005, 2006, 2000, 2008)
3. SBI act was passed to take over the \_\_\_\_\_.  
(Imperial Bank, The Bank of Bengal, Allahabad Bank, Union Bank)
4. \_\_\_\_\_ is not a valid document as per KYC norms.  
(Passport, College ID, License, Aadhar Card)
5. Sukanya Siksha is a welfare scheme for the \_\_\_\_\_.  
( Child, Girl Child, Boy Child, Adult)
6. Retail Bank serves the need of \_\_\_\_\_.  
(Individual, Corporate, Government, International)
7. \_\_\_\_\_ is an apex refinancing agency for the institutions providing investment and production credit in rural areas.  
(RBI, GOI, NABARD, RRBs)
8. \_\_\_\_\_ is included in priority sector.  
( Corporate, Agriculture, Education, Market)
9. SHG has to maintain simple \_\_\_\_\_.  
(Books of accounts, Calculation on books, Records, Financial statement)
10. Solar powered ATM is mostly used in \_\_\_\_\_ areas.  
(Rural, City, Urban, International)

**B) State whether the following true or false: (Any Seven)**

(7)

1. Universal banking does not include commercial banking activities.
2. Overdraft facility is given on saving account.
3. There are three parties in bills of exchange.
4. SIDBI launched the micro credit scheme in 1994.
5. RRB is allowed to function in metro cities.

6. Under stand up India, working capital loan is given to SC/ST/Women entrepreneurs.
7. SHG helps for women empowerment.
8. Micro finance doesn't provide finance to small entrepreneurs.
9. Without KYC account cannot be opened in bank.
10. Online fund transfers are free from any charge.

Q2.A) Explain the primary functions of banking. (8)

B) What is the difference between co-operative bank and commercial bank? (7)

OR

C) Explain in detail Negotiable Instrument. (8)

D) Explain Basel Norms I and II in detail. (7)

Q3.A) What are the functions of Commercial banks? (8)

B) Define ombudsman and explain power and duties of banking ombudsman. (7)

OR

C) What are the products offered by corporate banks? (8)

D) Explain advantages and disadvantages of Universal Banking. (7)

Q4.A) What is E banking? List out the features of E banking. (8)

B) Explain the functions of Self-help group. (7)

OR

C) What is the need for micro financing? (8)

D) What are the advantages of Bancassurance? (7)

Q5.A) Explain the need for financial inclusion. (8)

B) Explain the Role of NABARD and SIDBI in micro sector. (7)

OR

Q5. Write Short Notes(Any Three) (15)

a) M wallet

b) Pradhan Mantri Mudra Yojana

c) Virtual Banking

d) Loan Syndication

e) Challenges in Micro Finance.