

**M.VOC. MANAGEMENT (BANKING & FINANCE)****Subject: Principles and Practices of Banking****Subject Code: GPSE101****Semester: 1st (Regular)****Batch: 2019-20****Theory (External): 70 Marks****Time: 03 hours****Instructions to the Students**

1. This Question paper consists of two Sections. All sections are compulsory.
2. Section A comprises 10 questions of objective type in nature. All questions are compulsory. Each question carries 2 marks.
3. Section B comprises 8 essay type questions out of which students need to do any 5. Each question carries 10 marks.
4. Read the questions carefully and write the answers in the answer sheets provided.
5. Do not write anything on the question paper.
6. Wherever necessary, the diagram drawn should be neat and properly labelled

**Roll Number**

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## SECTION –A (OBJECTIVE TYPE QUESTIONS)

(10x2=20 Marks)

**Q1 Attempt all the questions**

- a) What is the meaning of Scheduled Bank?
- b) What is the meaning of Cooperative Bank?
- c) What is meaning and status of CRR?
- d) Who decides Bank Rate and why?
- e) What is NEFT? How much amount can be transferred through NEFT?
- f) What is an ATM and ATM charge?
- g) What is the meaning of Recurring Deposit?
- h) How much interest is provided by banks on current account deposits?
- i) What is SME finance?
- h) What is the relation between Self Help Groups and microfinance?

## SECTION –B (ESSAY TYPE QUESTIONS)

(5x10=50 Marks)

- Q1** What is the structure of Indian Banking System? What is the significance of banking for economy?
- Q2** Which main functions are performed by the RBI? How it regulates the commercial and other banks in the country as central monetary authority?
- Q3** Which instruments of monetary control are used by RBI and what is the purpose of using each instrument?
- Q4** 'The commercial and development banks are moving towards universal banking.' Comment on the statement considering latest developments in the banking sector.
- Q5** 'The remittance of funds is one click job today.' Comment on the statement considering the significance of latest remittance and payment services used by banks.
- Q6** 'Neglecting of KYC norms may lead to banking frauds' Comment on the statement considering recent banking frauds due to poor documentation/operations by banks.
- Q7** What is your opinion on whether internet/mobile banking is a boon or bane for clients?

- Q8 a)** Do you observe that beneficiaries of Priority Sector Lending are getting any benefit
- b)** What is the process of loan approval, sanctioning and disbursement?

**END OF THE PAPER**

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