

2112M025

**BACHELOR OF VOCATION**  
**Management Financial Services**  
**Subject: Principles and Practices of Banking**  
**Subject Code: MBF-501**  
**Semester: First**  
**December 2021**  
**Theory (External): 70 Marks**  
**Time: 03 Hours**

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**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									

**SECTION -A (SHORT/OBJECTIVE TYPE QUESTIONS)**  
(10x2=20 Marks)

- A Define e-Banking?
- B Define:  
a) KYC  
b) ATM
- C What is NEFT ?
- D What is NPA??
- E What is the advantage of IMPS?
- F What is Microfinance?
- G What is Reverse Repo rate?
- H Give the meaning of personal loan?
- I What is CRR?
- J What is Repo rate?

**SECTION -B (ESSAY TYPE QUESTIONS)**  
(5x10=50 Marks)

- Q1 Discuss the structure, role & responsibilities of the Indian Banking System..
- Q2 What is the role of RBI? Explain its objective and functions.
- Q3 Explain the various Instruments of Money Control.
- Q4 Explain the emerging opportunities in the Indian Bankin System.
- Q5 What is KYC? Explain about the various types of Accounts in banking system.
- Q6 Explain the about the various types of loan?
- Q7 Explain in detail of priority sector lending?
- Q8 Determine what banking product is best for the customer based on needs assessment and financial?

==END OF PAPER==