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Time : 2 Hours**BANKING-II****Subject Code****(New Syllabus)**

V	2	3	6
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Total No. of Questions : 5**(Printed Pages : 4)****Maximum Marks : 50**

INSTRUCTIONS :

- (i) Answer each question on a fresh page.
- (ii) Write the number of the questions and sub-questions clearly.
- (iii) All questions are compulsory.
- (iv) Figures to the right indicate full marks.

1. (A) Choose the correct alternative from those given below to complete the statement and rewrite the same : 1
- (i) Banking Regulation Act in India was passed in the year.....
- (a) 1939
 - (b) 1940
 - (c) 1949
 - (d) 1959.
- (B) Attempt the following in one word or a phrase : 1
- (i) What does the abbreviation F.E.R.A. stand for with reference to Banking Regulations.
- (C) Attempt the following in about **50-60** words : 3
- (i) Explain any *three* rationale of Regulations in Indian Banking System.

- (D) Attempt the following in about **150-160** words : 5
- (i) Explain in detail any *five* rights of banker with reference to the operation of customers account.
2. (A) Choose the correct alternative from those given below to complete the statement and rewrite the same : 1
- (i) The Currency of United Arab Emirates is.....
- (a) Dollar
- (b) Riyal
- (c) Dirham
- (d) Piaster
- (B) Attempt the following in *one* sentence : 1
- (i) What is export finance ?
- (C) Attempt the following in about **50-60** words : 3
- (i) State any *three* Indirect Agricultural Finance.
- (D) Attempt the following in about **150-160** words : 5
- (i) Explain the types of Mortgage Loan (any *five*).

Or

Explain the different types of Bank Loan (any *five*).

3. (A) Attempt the following in one word or a phrase : 1
- (i) State an instrument of banking system that provides instant facility in its holders to purchase goods and services.

- (B) Attempt the following in one word or a phrase : 1
- (i) What does the abbreviation N.E.F.T. stand for with reference to Banking Regulations ?
- (C) Attempt the following in about **50-60** words : 3
- (i) Distinguish between Pledge and Hypothecation mentioning any *three* points of distinction.
- (D) Attempt the following in about **150-160** words : 5
- (i) Explain any *five* benefits of E-Banking to the Bankers.

Or

Explain any *five* benefits of E-Banking to Customers.

4. (A) Choose the correct alternative from those given below to complete the statement and rewrite the same : 1
- (i) The Reserve Bank of India was formed on 1st April.....
- (a) 1935
- (b) 1945
- (c) 1955
- (d) 1965
- (B) Attempt the following in about **30-40** words : 2
- (i) State any *four* examples of fee based services of the bank.
- (C) Write a short note on "Bill of Lading". 2
- (D) Explain briefly unorganised financial market. 2
- (E) Attempt the following in about **50-60** words : 3
- (i) Explain the disadvantages of E-Banking (any *three*).

5. (A) Attempt the following in *one* sentence : 1
(i) What is Money Market.
- (B) Attempt the following in about **30-40** words : 2
(i) State any *two* essentials for development of Money Market.
- (C) Attempt the following in about **30-40** words : 2
(i) State any *four* subsidiaries of State Bank of India.
- (D) Explain trustee and beneficiary relationship between Banker and Customer. 2
- (E) Answer the following in about **50-60** words : 3
(i) Explain the following fee based services provided by banks :
(a) Lockers
(b) Outward NEFT
(c) Cheque return charges—outward.