

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(First Semester)

Branch – BANKING, STOCK AND INSURANCE

FUNDAMENTALS OF BANKING

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Bank having maximum number of branches in India a) Reserve Bank of India b) State Bank of India c) Punjab National Bank d) Bank of Baroda	K1	CO1
	2	Who is the present Governor of RBI? a) Shaktikanta Das b) D K Mittal c) Raghuram Rajan d) Montek Singh Ahluwalia	K2	CO1
2	3	The relationship between a banker and customer is..... a) That of a debtor and creditor b) That of a creditor and debtor c) Primarily that of a debtor and a creditor d) (a) and (b) together	K1	CO2
	4	The document drawn by a debtor on the creditor agreeing to pay a certain sum is called..... a) Cheque b) Promissory Note c) Bill of Exchange d) Draft	K2	CO2
3	5	Loan given to small shop owners/farmers etc. by banks is known as a) Business Loan b) Priority Loan c) Corporate Loan d) Commercial Loan	K1	CO3
	6	A very large loan extended by a group of banks to a single borrower is known as a) Non-Recourse loan b) No Documentation loan c) Syndicated loan d) Secured loan	K2	CO3
4	7	In India Negotiable Instruments Act came into force in the year _____ a) 1882 b) 1881 c) 1871 d) 1981	K1	CO4
	8	Bearer cheque are also known as _____ cheque a) Crossed b) General c) Special d) Open	K2	CO4
5	9	Which of the following is not a regulatory institution in Indian financial system? a) RBI b) CIBIL c) SEBI d) IRDA	K1	CO5
	10	At which of the following cities is the Head Office of Reserve Bank of India located? a) Mumbai b) New Delhi c) Kolkata d) Dehradun	K2	CO5

Cont...

SECTION - B (35 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

(5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Write the features of Indian Banking System.	K1	CO1
		(OR)		
	11.b.	Explain the various types of Banks.		
2	12.a.	What are the Relationship between Bank and Customer?	K2	CO2
		(OR)		
	12.b.	Discuss about the types of Deposits.		
3	13.a.	Analyse the Principles of Sound Lending.	K2	CO3
		(OR)		
	13.b.	Compare the Secured and Unsecured Advances.		
4	14.a.	Explain the Duties of collecting Banker.	K2	CO4
		(OR)		
	14.b.	State the Statutory Protection to Paying Banker.		
5	15.a.	Design the Organisational Structure of RBI.	K2	CO5
		(OR)		
	15.b.	Explain the credit control measures of RBI.		

SECTION -C (30 Marks)

Answer ANY THREE questions

ALL questions carry EQUAL Marks

(3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Explain the Role and Functions of Commercial Banks.	K2	CO1
2	17	List out the Rights of Customers.	K4	CO2
3	18	Discuss the Modes of Charging Security	K3	CO3
4	19	Explain the features of Negotiable Instruments Act and Payment Systems.	K2	CO4
5	20	Choose the Functions and Regulatory Powers of RBI.	K5	CO5

Z-Z-Z

END