

## FUNTAMENTALS OF BANKING

Maximum: 75 Marks

(10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	We should keep our savings with banks because a) It is safe                                      b) Earns interest c) Can be withdrawn anytime                d) All of above	K1	CO1
	2	Who is Bank Mitra? a) Banking Correspondents engaged by Banks b) Valuable customer of Bank c) Security guard in a branch d) None of above	K2	CO1
2	3	The banker has a lien on..... a) Bonds given for collection                b) Bonds given for safe custody c) Bonds left by mistake                      d) (a) and (b) together	K1	CO2
	4	To constitute a person as a customer..... a) There must be frequency of transactions b) There must be a dealing of a banking nature c) There must be some sort of an account d) There must be a single transactions of any nature	K2	CO2
3	5	Which type of loan is a bank guarantee? a) Unsecured    b) Commercial    c) Secured    d) Personal	K1	CO3
	6	The banking company has a restriction to sanction loans to..... a) Students going abroad                      b) Staff working in the bank c) Professionals                                  d) Directors of the bank	K2	CO3
4	7	The liability on the instrument may be discharged by a) cancellation                                      b) release c) payment    d) any one of the above methods	K1	CO4
	8	Which of the following is not a negotiable instrument a) Bill of exchange and cheque b) Postal Order & Currency note c) Promissory note and cheque d) Promissory note & Bill of exchange	K2	CO4
5	9	"Repo Rate" refers to the rate at which a) RBI borrows short term money from the markets b) Banks keeps the money with RBI c) Bills are discounted by RBI d) Forex purchased by RBI	K1	CO5
	10	In India the Commercial Banks are given license of operation by a) The Government of India b) The Ministry of Finance c) Reserve Bank of India d) Banking Companies Regulation Act, 1949	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 Indian Banking System Structure.	K1	CO1
		(OR)		
	11.b.	Discuss the Origin of Indian Banking System.		
2	12.a.	What are the Advantages of Bank Passbook?	K2	CO2
		(OR)		
	12.b.	Classify the Special Types of Customers.		
3	13.a.	Classify the Stock Exchange Securities.	K2	CO3
		(OR)		
	13.b.	Analyse the Advances against goods.		
4	14.a.	Discuss the different Payment System.	K2	CO4
		(OR)		
	14.b.	State the Duties of Collecting Banker.		
5	15.a.	Compare the RBI Qualitative and Quantitative Control.	K2	CO5
		(OR)		
	15.b.	Compare the CRR, SLR and RRR.		

**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	State the Growth and Development of Indian Banking System.	K1	CO1
2	17	Explain the different types of account opening procedures.	K2	CO2
3	18	Give the features of Secured and Unsecured Advances.	K2	CO3
4	19	State the Key Themes of Negotiable Instruments Act.	K2	CO4
5	20	Explain the Roles and Responsibilities of RBI.	K2	CO5

Z-Z-Z

END