

Total No. of Questions : 4]

P1860

SEAT No. :

[Total No. of Pages : 2

[6033]-311

S.Y.B.B.A.

**B 306 : BANKING & FINANCE (FM)**  
**(2019 Pattern) (CBCS) (Semester - III)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) All questions are compulsory.
- 2) Figures to the right indicate full marks.

Q1) A) Multiple choice questions.

[5]

- a) In case of \_\_\_\_\_ card, there is no risk of overspending by the customer.
- i) Debit
  - ii) Credit
  - iii) Sim
  - iv) Luxury
- b) \_\_\_\_\_ banking is also known as Virtual banking.
- i) Wholesale
  - ii) Universal
  - iii) Core
  - iv) Internet
- c) There are \_\_\_\_\_ parties involved in credit card operation.
- i) Two
  - ii) Three
  - iii) Four
  - iv) One
- d) The new technology in banking that paved the way for paperless banking is called as \_\_\_\_\_
- i) SWIFT
  - ii) Computerisation
  - iii) Bar Codes
  - iv) EFT
- e) Which of the following information will not be required in processing of NEFT?
- i) IFSC code
  - ii) Amount
  - iii) Name of the beneficiary
  - iv) Purpose of NEFT

P.T.O.

B) Match the Pairs:

[5]

- |                |                                      |
|----------------|--------------------------------------|
| a) Telebanking | i) One Time Password                 |
| b) Spoofing    | ii) a pay now product                |
| c) EFT         | iii) a type of cyber security threat |
| d) OTP         | iv) Electronic Fund Transfer         |
| e) Debit card  | v) Voice banking                     |

**Q2)** Long answer questions (attempt any 1 out of 2) [10]

- Explain the concept of a Bank? Explain in detail the functions of Banks
- What is RBI? Explain in detail the role and functions of RBI

**Q3)** Long answer questions (Attempt any 1 out of 2) [10]

- What is SEBI? Explain in detail the powers and functions of SEBI
- Explain the need and importance of technology in Banking

**Q4)** Short notes (Solve any 4 out of 6) [20]

- Structure of Banking system in India
- Credit control measures
- Insurance Development Authority
- Cyber security in E- banking
- Tele banking
- RTGS

