

Total No. of Questions : 4]

SEAT No. :

P5957

[Total No. of Pages : 2

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S.Y.B.B.A.

**306 - B : 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 side 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 :

- | | |
|----------------|--------------------------------------|
| 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 |

[5]

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 (Attempt 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

