

Total No. of Questions : 3]

SEAT No. :

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S.Y. B.B.A.

B 306 : BANKING & FINANCE

(2019 Pattern) (CBCS) (Semester - III) (Paper - II)

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: (any 4) [4]

- i) In _____ accounts, the bank pay highest rate of interest to the account holders.
 - a) Fixed deposit
 - b) Recurring Deposit
 - c) Saving Account
 - d) Current Account
- ii) Depositing fixed amount of money at regular intervals into banks is the features related to _____ account.
 - a) Fixed deposit account
 - b) Recurring deposit account
 - c) Current account
 - d) Capital account
- iii) In _____, the minimum amount of transfer of funds is 2,00,000 rupees.
 - a) RTGS
 - b) NEFT
 - c) IMPS
 - d) UPI
- iv) The _____ Presidency banks were clubbed to form the Imperial Bank of India.
 - a) Three
 - b) Two
 - c) Four
 - d) Five
- v) The other name for the Flexi deposit account is _____
 - a) Auto sweep account
 - b) ATM deposit
 - c) Card Swipe account
 - d) Current account

P.T.O.

B) **Match the pairs :** [4]

NEFT & IMPS	Fixed deposit account
ATM	Regulates the insurance industry
Time Deposits	Online money transfer
IRDA	Withdrawal of cash anytime

C) **True or False: (any 4)** [4]

- i) SEBI is also known as Banker's Bank.
- ii) Current account has no limit to the deposits and withdrawals from the account.
- iii) RTGS takes minimum 24 hours for transfer of funds.
- iv) Google pay operates only on the Mobile phones.
- v) RBI issues the new currency of notes.

Q2) Long Answer Question (any 2 out of 4) [20]

- a) Define Bank? Explain the Primary functions of a commercial bank?
- b) Explain the importance of Technology in Banking?
- c) Explain the objectives and functions of RBI?
- d) Explain the structure of Indian Banking system?

Q3) Short notes (any 3 out of 5) [18]

- a) Debit card and Credit card.
- b) Role of SEBI.
- c) Functions of ATM.
- d) Evolution of Banking in India.
- e) Secondary functions of a bank.

