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Time : 1½ Hours BANKING FINANCIAL SERVICE & INSURANCE

Subject Code

H	0	8	4
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Total No. of Questions : 3

(Printed Pages : 5)

Maximum Marks : 30

INSTRUCTIONS : (i) Answer each question on a fresh page.

(ii) Write the question number and sub-question number clearly.

(iii) All questions are compulsory.

(iv) Figures to the right indicate full marks.

1. (A) Choose the *correct* alternatives from those given below each statement and rewrite the complete statement : 3

(I) Ceiling amount on investment in plant and machinery for micro enterprise is upto lakhs.

(a) 25

(b) 05

(c) 10

(d) 20

(II) A person who starts his own enterprise is known as

(a) Doctor

(b) Banker

(c) Debtor

(d) Entrepreneur

- (III) Direct finance to includes short and long term loan given for farming and allied activities.
- (a) industry
 - (b) company
 - (c) enterprise
 - (d) agriculture
- (IV) Swarna Jayanti Gram Swarozgar Yojana covers all aspects of self
- (a) credit
 - (b) employment
 - (c) help group
 - (d) insurance
- (V) The assets which have generally shorter life span as compared to fixed assets are called as
- (a) other
 - (b) current
 - (c) performing
 - (d) non-performing
- (VI) Current assets divided by current liabilities give ratio.
- (a) fixed
 - (b) quick
 - (c) cash
 - (d) current

- (B) Answer the following in more than *two* sentences each : 3
- (I) State *four* qualities of an entrepreneur.
 - (II) Explain objective of Prime Minister Rozgar Yojana.
 - (III) What is meant by contingent liability ?
- (C) Answer the following in more than *four* sentences each : 4
- (I) As a banker, explain what are the KYC norms to be fulfilled to open a demat account.
 - (II) State and explain *two* merits of MSMEs to Indian economy.
2. (A) Choose and *correct* alternatives from those given below each statement and rewrite the complete statement : 3
- (I) Banking Ombudsman Scheme was formulated in year.
 - (i) 1991
 - (ii) 1992
 - (iii) 2005
 - (iv) 1995
 - (II) TDS means
 - (i) Tax Deduction at Source
 - (ii) Tax Difficulty at Source
 - (iii) Tax Difference at Source
 - (iv) Tax Dispute at Source

- (III) Nomination procedures are given in Banking Company (Nomination) Rules was passed in
- (i) 1985
 - (ii) 1995
 - (iii) 2005
 - (iv) 2015
- (IV) Settlement of claim within ₹ lakh is the threshold limit application to a deceased depositor.
- (i) three
 - (ii) five
 - (iii) ten
 - (iv) two
- (V) The volatility of the potential outcome is known as
- (i) Risk
 - (ii) Debt
 - (iii) Deposit
 - (iv) Credit
- (VI) The risk which arises due to technology is called as
- (i) Cyber security
 - (ii) Loan
 - (iii) Deposit
 - (iv) Liquidity

- (B) Answer the following questions in more than *two* sentences each : 3
- (I) Explain *one* strategy to improve customer experience at bank.
 - (II) State various steps involved in follow-up of advances.
 - (III) What is meant by Non-performing Assets ?
- (C) Answer the following questions in more than *four* sentences each : 4
- (I) As a bank manager explain farm credit facility under priority sector lending.
 - (II) Difference between fixed asset and current asset.
3. (A) Answer the following questions in more than *two* sentences each : 3
- (I) State *two* features of nomination.
 - (II) Explain the concept of risk monitoring.
 - (III) What is meant by market risk ?
- (B) Answer the following questions in more than *four* sentences each : 4
- (I) Mr. Narayan, branch manager of a bank is told by Chairman of the bank to prepare a presentation on benefits of customer meeting in bank. Explain points to be included.
 - (II) Explain the concept of loan review mechanism.
- (C) Draw a diagram and explain procedure for buying of shares using valid demat account. 3