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**Time : 2 Hours****BANKING-II****Subject Code**

V	4	2	3	6
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**Total No. of Questions : 23****(Printed Pages : 4)****Maximum Marks : 50**

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- INSTRUCTIONS :** (1) There are four sections in the question paper (A, B, C & D) consisting of **23** questions.
- (2) In Section A there are eight questions of which question No. **1** to **4** are multiple choice questions, Question No. **5 & 6** are to be answered in *one* word, phrase or figure and question No. **7 & 8** are to be answered in *one* sentence each.
- (3) Attempt all the questions however internal choice is given for Q. No. **20** and Q. No **23**.
- (4) Figures to the right indicate marks allotted to each question.
- (5) Write the number of each question clearly on the answer-book.

**SECTION A**

1. National Bank for Agriculture and Rural Development was established in the year ..... . 1
- 1961
  - 1971
  - 1981
  - 1991

2. In United Kingdom Banking system is regulated by ..... . 1
- Reserve Bank of India
  - Bank of England
  - Federal Reserve Board
  - Bank of America
3. A lien that is exercised by the banker as a right to retain any property until the general balance is paid is known as ..... . 1
- Negative lien
  - Particular lien
  - Specific lien
  - General lien
4. When the banker accepts the valuables and documents from a customer for a safe custody, the customer becomes ..... . 1
- Bailee
  - Bailor
  - Trustee
  - Agent

5. What does the abbreviation I.C.I.C.I stands for with reference to Indian Capital Market ? 1
6. State an instrument of banking system that provides instant facility to its holder to purchase goods and services. 1
7. Mention any *one* example of fund based financial services of bank. 1
8. Give *one* objective of agriculture finance. 1

### SECTION B

9. Explain briefly any *two* features of primary general relationship between banker and a customer. 2
10. State any *four* types of Direct Agriculture Finance. 2
11. Write a short note on pre-shipment agriculture finance. 2
12. Explain the following : 2
- (a) Electronic Fund Transfer
- (b) Automated Teller Machine.
13. Explain how mutual fund services provided by bank helps in generating their fee based income. 2
14. Distinguish between fee based and fund based services of the bank (any *two* points). 2

### SECTION C

15. Explain any *three* functions of Reserve Bank of India. 3
16. What are the rights of the banker towards its customers ? (any *three* points). 3

17. Distinguish between Pledge and Hypothecation (any *three* points). 3
18. Explain any *three* principle documents of title to goods with reference to loans and advances. 3
19. List out any *three* benefits of E-banking to customers. 3
20. Explain any *three* characteristics of money market with reference to Indian Financial Market. 3

*Or*

Explain any *three* credit instruments used in Indian Money Market.

#### **SECTION D**

21. Bring out any *four* forms of E-banking. 4
22. Distinguish between primary capital market and secondary capital market (any *four* points). 4
23. Explain any *four* types of loans offered by the banks to its customers. 4

*Or*

Explain briefly any *four* principles of lending with reference to loans advances.