

--	--	--	--	--

Time : 2 Hours

BANKING-II**Subject Code**

V	2	3	6
---	---	---	---

Total No. of Questions : 5**(Printed Pages : 3)****Maximum Marks : 50***INSTRUCTIONS:* (i) Answer each question on a fresh page.

(ii) Write the number of the questions and sub-questions clearly.

(iii) All questions are compulsory.

(iv) Figures to the right indicate full marks.

- Q.1 (A) Choose the correct alternative from those given below to complete the statement and rewrite the same: 1
 (i) In United States of America the banking system is regulated by-----
 (a) Reserve Bank of America.
 (b) Reserve Bank of India.
 (c) Federal Reserve.
 (d) Bank of England.
- (B) Attempt the following in one word or a phrase. 1
 (i) Name the place where the Head office of Reserve Bank of India is situated.
- (C) Attempt the following in about 50-60 words. 3
 (i) Explain Priority Sector Advances.
- (D) Attempt the following in about 150-160 words. 5
 (i) Explain in detail any five RIGHTS OF BANKER with reference to operation of Customers bank accounts.
- Q.2 (A) Choose the correct alternative from those given below to complete the statement and rewrite the same: 1
 (i) The currency of Austria is
 (a) Dirham.
 (b) Lira.
 (c) Dollar.
 (d) Schilling.
- (B) Attempt the following in one sentence : 1
 (i) What is the meaning of Import Finance?

- (C) Attempt the following in about 50-60 words : 3
 (i) Explain any three Agriculture Finance.
- (D) Explain the following : 5
 (a) Short term loan
 (b) Medium term loan
 (c) Secured loan
 (d) Consumption loan
 (e) Composite loan.
- OR
- (a) English mortgage
 (b) Simple mortgage
 (c) Equitable mortgage
 (d) Sub-mortgage
 (e) Mortgage by conditional sale.
- Q.3 (A) Attempt the following in one word or a phrase: 1
 (i) What is the substitute Banking term for the word VIRTUAL BANKING ?
- (B) Attempt the following in one sentence : 1
 (i) What does the abbreviation A.T.M with reference to the banking system stand for?
- (C) Attempt the following in about 50-60 words : 3
 (i) Distinguish between Contract of Indemnity and Contract of Guarantee by mentioning any three points of distinction.
- (D) Attempt the following in about 150-160 words: 5
 Explain any five advantages of Real Time Gross Settlement.
- OR
- Explain any five advantages of Debit Card.
- Q.4 (A) Choose the correct alternative from those given below to complete the statement and re write the same: 1
 (i) The Reserve Bank of India was formed on 01st April,.....
 (a) 1934
 (b) 1935
 (c) 1954
 (d) 1955
- (B) Attempt the following in about 30-40 words: 2
 (i) Write short note on "Bill of Lading".
- (C) What are fee based financial services as compared to fund based financial services? 2
- (D) Explain briefly organized financial market. 2
- (E) Attempt the following in about 50-60 words : 3
 (i) Explain any three disadvantages of Credit Card.
- Q.5 (A) Attempt the following in one sentence : 1
 (i) Define Capital Market.
- (B) Attempt the following in about 30-40 words: 2

- (i) What are the Unique features of Call Money Market?
- (C) Attempt the following in about **30-40** words: 2
(i) State any four subsidiaries of State Bank of India.
- (D) Explain briefly Bailee and Bailor relationship between Banker and Customer. 2
- (E) Explain the following : 3
(a) Annual fee for debit card
(b) Issue Demand draft to senior citizen
(c) Issue of Cheque Books.