Total No. of Questions : 3]

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PB4395

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S.Y. B.B.A.

B-306 : BANKING & FINANCE

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

Time : 2½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

1) *All questions are compulsory.*
2) *Figures to the right indicates full marks.*

Q1) A) Multiple Choice Questions:(any 4) **[4]**

a) ________is required,while withdrawing cash from ATM.

i) PIN

ii) PAN Card

iii) Bank Cheque book

iv) Bank Passbook

b) The withdrawal limit on the _____ is the current bank balance in the account.

i) Debit card.

ii) Credit card.

iii) UIP card.

iv) Pan card.

c) In ___ account, the bank pays lowest rate of interest or zero interest.

i) Fixed deposit

ii) Recurring deposit

iii) Saving deposit

iv) Current deposit

d) Identify the feature of recurring deposit

i) No interest is paid.

ii) Fixed amount is deposited at regular intervals.

iii) One - time lump sum amount is deposited.

iv) Customer can withdraw money at any number of times.

e) In Immediate Funds Transfer System (IMPS), the funds transfer happens______

i) Within 24 hours

ii) Within 48 hours

iii) Within 30 minutes.

iv) At the same time.

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

GPay,PhonePay, BHIM	Regulates the insurance industry
Demand Deposits	Combination of time & demand deposits
IRDA	Online money transfer
Auto Sweep account	Saving deposit account

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

a) Lending of money is the main source of profit for the banks.

b) ATM machines operate only on Bank holidays.

c) Fixed deposit accounts have the feature of anytime withdrawal.

d) RTGS is used to transfer funds with the maximum limit of ₹50,000.

e) The three presidential banks were merged in 1921 into Imperial bank of India.

Q2) Long Answers Questions (any 2 out of 4): **[20]**

a) Define bank? Explain the Primary functions of a commercial bank?

b) Explain the role 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) (Six marks): **[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.