Total No. of Questions : 3]

SEAT No. :

PD-2055

[Total No. of Pages : 2

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S.Y. B.B.A
306 B : BANKING & FINANCE
(2019 Pattern) (CBCS) (Semester - III) (paper - III)

Time : 2½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

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

1) A) Multiple Choice Questions (Any 4) : **[4]**

i) Demand deposits include _____

a) Fixed deposits b) Recurring deposits

c) Time deposits d) Saving and current accounts.

ii) UPI - Google Apps operate _____

a) Only on Sundays b) Only on Bank Working days

c) Only on Mobile phones d) Only in the bank premises.

iii) In _____ account, the bank pays lowest rate of interest or zero interest.

a) Fixed deposit b) Recurring deposit

c) Saving deposit d) Current deposit

iv) Little drops of water add to a big ocean refers to ______

a) Fixed deposit b) Time deposit

c) Recurring deposit d) Current account

v) RBI as an organization ________

a) Regulates the working of banking sector

b) Regulates the working of insurance sector

c) Regulates the working of educational institutions

d) Regulates the systems related to foreign trade.

P.T.O.

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

i)	BHIM and GPay	a)	Regulates stock market
ii)	SEBI	b)	Focuses on banking in rural areas
iii)	RRB	c)	UPI Money transfer
iv)	Primary function	d)	Gives Loans

C) **True of False (Any 4) :** **[4]**

a) Debit card works on the concept of Pay later.

b) RTGS has no limit for the money transfer.

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

d) Agency function of banking includes providing loans to the society.

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

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

2) **Long answer questions (Any 2 out of 4) :** **[20]**

a) Explain the structure of Indian Banking system.

b) Define Bank? Explain the Primary and Secondary functions of a commercial bank?

c) Explain the importance of Technology in today's modern Banking?

d) Explain the objectives and functions of SEBI?

3) **Short notes (Any 3 out of 5) :** **[18]**

a) NEFT and RTGS.

b) Role of RBI.

c) Functions of ATM.

d) Evolution of Banking in India.

e) Advantages and Disadvantages of mobile banking.