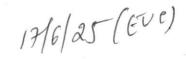
3562

- 8. Write short notes: (any **two**):  $7.5 \times 2 = 15$ 
  - (a) Advantage and disadvantage of foreign banks
  - (b) KYC
  - (c) Bancassurance





[This question paper contains 4 printed pages]

Your Roll No. : .....

Sl. No. of Q. Paper : 3562

Unique Paper Code : 6202461203

Name of the Paper : Basics of Banking

Operations

Name of the Course : B.Voc(Banking,

Financial Services and

Insurance)

Semester : II

Time: 3 Hours Maximum Marks: 90

## **Instructions for Candidates:**

- (a) Write your Roll No. on the top immediately on receipt of this question paper.
- (b) The paper has total 8 questions. Attempt any six questions.
- (c) Each question is of 15 marks.
- (a) Explain the term "bank" and "banking". Give
  the characteristics of bank with respect to
  Indian prospect.

(b)	Briefly explain	CRR,	SLR,	Repo and	d Reverse	2
	Repo.				8	3

- 2. (a) Elucidate various banking reforms taken during the decade of 1990s.
  - (b) Define "customer". Briefly state the various relationships between bank and customer.

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- 3. (a) What are various types of bank in India?
  Briefly explain.
  - (b) Give a diagrammatic presentation of functions of commercial banks. Explain in short the primary and secondary functions of commercial banks.
    8
- 4. (a) Explain the term endorsement. Describe the various types of endorsement. 7
  - (b) In your opinion what is the importance of the central bank in the country? Discuss its primary function.

- 5. (a) What do you understand by Internet banking? Specify the pros and cons of internet banking.
  - (b) Explain the term E-payment. Discuss the major types of E-payments available and commonly used.
- 6. (a) Describe the types of accounts. Also mention the guidelines to be followed for opening the account.
  - (b) What role does bank play in the development of priority sector lending. 8
- 7. (a) What is meant by business loan? Discuss the types of business loans.
  - (b) Explain certain salient features of education loans.

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