

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** **I**

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.
1. (a) Explain the term "bank" and "banking". Give the characteristics of bank with respect to Indian prospect.

- (b) Briefly explain CRR, SLR, Repo and Reverse Repo. 8
2. (a) Elucidate various banking reforms taken during the decade of 1990s. 7
- (b) Define "customer". Briefly state the various relationships between bank and customer. 8
3. (a) What are various types of bank in India? Briefly explain. 7
- (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. 8

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