

<b>Course</b>	<b>: PGDF</b>	<b>Date</b>	<b>: 13/02/2019</b>
<b>Subject Code</b>	<b>: PGDF-201</b>	<b>Time</b>	<b>: 11:00am to 02:00pm</b>
<b>Subject Name</b>	<b>: Banking Management</b>	<b>Duration</b>	<b>: 03 Hours</b>
		<b>Max. Marks</b>	<b>: 70</b>

**Answer the following (Attempt any three) (30)**

- Answer the following (Attempt any four) (20)**

- Part – A (Multiple Choice Questions) (10)**

- 1 Banking functions centrally controlled by the:  
A Central Bank B BOI  
C RBI D SBI
- 2 The ratio between cash in hand and total assets maintained by the banks is called:  
A Statutory Bank Ratio B Statutory Liquid Ratio  
C Central Bank Reserve D Central Liquid Reserve
- 3 What is 'Repo rate'?  
A is the rate at which the RBI lends to banks B is the rate at which the RBI lends to State Government  
C is the rate at which the International aid agencies lend to RBI D is the rate at which the banks lend to RBI
- 4 What is the apex organization of Industrial Finance in India?  
A Industrial Development Bank of India B Industrial Finance Corporation  
C Industrial Credit and Investment corporation of India D None of these

- 5 Which scheme is eligible for refinance from NABARD
  - A Small Road and Water Transport Operators
  - B Self-Employment Scheme for Ex-servicemen
  - C Soft Loan Assistance for Margin Money
  - D All of these
- 6 Which of the following is called a 'banker's cheque'?
  - A Demand draft
  - B Pay order
  - C Debit card
  - D Banker's draft
- 7 The place where bankers meet and settle their mutual claims and accounts is known as:
  - A Clearing House
  - B Treasury
  - C Dumping Ground
  - D Collecting Centre
- 8 What is the ideal of designing Regional rural Banks?
  - A Help the targeted groups
  - B Keep lending rates lower than cooperative institutions
  - C Work on basics of commercial banks
  - D Work on innovative and adaptive ideals
- 9 Identify the punishable offence by a Bank Account holder?
  - A If a cheque is not crossed
  - B If a cheque drawn by him is dishonored for insufficiency of funds in his account
  - C If a postdated cheque is issued
  - D Issuing a cheque without signature
- 10 What is a Cross cheque?
  - A which can be encashed only by the drawee
  - B which can be encashed only through a bank
  - C which can be encashed only at the State Bank of India
  - D which can be encashed only after it has been transferred to another person

**Part – B (Do as Directed)**

**(10)**

- 1 What is deflation?
- 2 Name general principles of investment policy of commercial banks.
- 3 Define Merchant banking.
- 4 Name various functions of Merchant banking.
- 5 What is Venture capital?
- 6 Name the types of financing.
- 7 What is window dressing?
- 8 What is Kisan credit card scheme?
- 9 Any 2 determinants of money supply.
- 10 Give 2 principles of safe lending by banks.