



12. Which of the following application can be used for mobile banking?

- a. MICR                      b. NEFT                      c. Paytm                      d. IFSC

(12 x ¼ = 3 Weightage)

**Part B** (Very short answer type questions)

Answer any *five* questions. Each question carries 1 weightage.

13. Define 'monetary policy.'  
14. What is a merchant bank?  
15. What are pension funds?  
16. What is E-banking?  
17. What is a Non Performing Asset?  
18. Write a note on Bank for International Settlements (BIS).  
19. What is NABARD?  
20. What is meant by virtual payments?

(5 x 1 = 5 Weightage)

**Part C** (Short Answer Type Questions)

Answer any *eight* questions. Each question carries 2 weightage.

21. What are the functions of BRICS bank?  
22. What are the advantages and disadvantages of internet banking?  
23. Write a note on European Central Bank.  
24. How are Mutual Funds operating?  
25. What are the important features of core banking?  
26. What are the functions of EXIM bank?  
27. Write a note on the credit creation power of commercial banks.  
28. What were the objectives of new banking sector reforms?  
29. What are the important features of new generation banks?  
30. What are the requirements for deposit mobilization?  
31. What are selective credit controls?

(8 x 2 = 16 Weightage)

**Part D** (Essay Type Questions)

Answer any *three* questions. Each question carries 4 weightage.

32. Explain the history and growth of 'offshore banking.'  
33. Explain the importance of priority lending in India.  
34. Examine the role of NBFIs in economic development.  
35. Explain the hierarchy of co-operative banking in India.  
36. Explain the functions of a central bank with special reference to RBI.

(3 x 4 = 12 Weightage)

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