



Date: 04-04-2019

Dept. No.

Max. : 100 Marks

Time: 01:00-04:00

**PART A**

**ANSWER ALL THE QUESTIONS**

**(10 X 2 = 20)**

**Define/What.**

1. NEFT
2. IMPS
3. Collecting banker
4. Pardanashin woman
5. NBFC
6. Investment companies
7. DeMat account
8. Mutilated cheque
9. Deflation
10. VAT

**PART B**

**ANSWER ANY FOUR QUESTIONS:**

**(4 x 10 = 40)**

11. Explain the primary functions of RBI.
12. Discuss the concept, merits and demerits of Universal Banking.
13. What are the characteristics of good collateral securities?
14. Explain the objectives and functions of IFCI.
15. What are the features of promissory notes? Distinguish it from Bills of exchange.
16. Distinguish between Direct and Indirect tax.
17. Write a short note on:
  - a) Fiscal deficit
  - b) CENVAT

**PART C**

**ANSWER ANY TWO QUESTIONS**

**( 2 x 20 = 40)**

18. What is ATM? How does it work? Discuss its merits and demerits
19. Discuss the products and services offered by ICICI.
20. Enumerate the services of E-banking.
21. Discuss briefly the general relationship between a banker and customer.

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