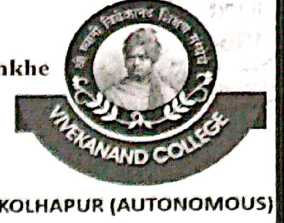


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Shri Swami Vivekanand Shikshan Sanstha's
Vivekanand College, Kolhapur
(Autonomous)



Department of Economics

2020-21

Internal Examination (CIE)

Subject-Modern Banking Practices-II

Class- B.Com.- III, Semester- VI

Date- 15/07/2021

Time-9:30 to 11:00

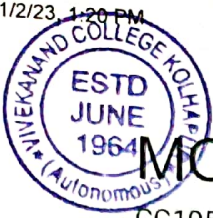
Total marks-20

Code- CC1055F

Mode of Examination- **Online-** through Google form

Google form link- <https://forms.gle/vwBZLDvPhgwkMJRj6>





MODERN BANKING PRACTICES -MBP

CC1055F - B.Com III (Sem VI) Internal Evaluation

* Indicates required question

1. Email *

2. Roll Number *

3. Full Name (Surname First) *

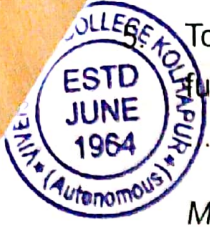
Attempt all

4. Scheduled Banks in India refer to those banks which have been included * 1 point
in the Second Schedule of (..... च्या नुसार दुसऱ्या शेड्यूल मध्ये येणाऱ्या
बँकांना शेड्यूल बँक असे म्हणतात

Mark only one oval.

- Reserve Bank of India Act, 1934 भारतीय मध्यवर्ती बँक कायदा १९३४
- Reserve Bank of India Act, 1935 भारतीय मध्यवर्ती बँक कायदा १९३५
- Banking regulation Act, 1949 बँकिंग अधिनियमन कायदा १९४९
- State Bank of India Act 1955 स्टेट बँक ऑफ इंडिया १९५५





To qualify as a scheduled bank, the bank's paid-up capital and raised funds must be at least Rs....., शेड्युल्ड बँक पात्रतेसाठी बँकेचे वसूल भांडवल असावे लागते

* 1 point



Mark only one oval.

- 15 lakh
- 10 lakh
- 5 lakh
- 1 lakh

6. is not commercial Bank हि व्यापारी बँक नाही *

1 point

Mark only one oval.

- Maharashtra Gramin Bank महाराष्ट्र ग्रामीण बँक
- Axis Bank एक्सिस बँक
- Punjab National Bank पंजाब नेशनल बँक
- PACS पेक्स

7. of the following is not a main function of bank हे बँकांचे मुख्य कार्य नाही * 1 point

Mark only one oval.

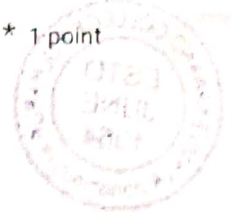
- Accept deposit ठेवी स्वीकारणे
- grant loan कर्ज देणे
- provide locker facility लॉकर सुविधा देणे





..... of the following is RRB of Maharashtra (खालीलपैकी हि महाराष्ट्रातील RRB आहे)

* 1 point



Mark only one oval.

- Krishna Bhima Samruddhi LAB Ltd- कृष्णा भीमा समृद्धी बँक लि .
- Vidharbh Konkan Gramin Bank विदर्भ कोंकण ग्रामीण बँक
- Subhadra Local bank ltd. सुभद्रा स्थानिक बँक
- Maharashtra Rural Bank महाराष्ट्र ग्रामीण बँक

13. Payment banks can accept deposits and grants loan. पेमेंट बँका ठेवी स्वीकारतात आणि कर्जे देतात

* 1 point

Mark only one oval.

- True बरोबर
- False चूक

14. is the first payment bank of India (..... हि भारतातील पहिली पेमेंट बँक आहे) * 1 point

Mark only one oval.

- Airtel Payment Bank एअरटेल पेमेंट बँक
- Paytm Bank पेटीएम बँक
- Post office payment bank पोस्ट ऑफिस पेमेंट बँक
- fino payment bank फिनो पेमेंट बँक

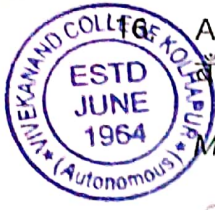
15. Payments banks can accept a restricted deposit, which is currently limited to per customer (सध्या पेमेंट बँका ग्राहकांकडून इतक्या मर्यादित ठेवी स्वीकारतात)

* 1 point

Mark only one oval.

- ₹20,000
- ₹2,00,000
- ₹20,00,000





Aim of small finance banks is to provide (स्मॉल फायनान्स
बँकांचे ध्येय असते)

* 1 point

Mark only one oval.

- credit to MSME (MSME निर्मिती)
- financial inclusion वित्तीय समावेशन
- Locker facility लॉकर सुविधा
- online banking facility ऑनलाइन बँक सुविधा

17. currently number of nationalized banks are..... सध्या राष्ट्रीयीकृत बँकांची संख्या
..... इतकी आहे 1 point

Mark only one oval.

- 12
- 20
- 26
- 18

18. OBC is merged in to *

1 point

Mark only one oval.

- SBI
- RBI
- PNB
- BOM



Which of the following is not true about National Electronic Funds Transfer (NEFT) system? (National Electronic Funds Transfer (NEFT) system च्या बाबतीत खालीलपैकी कोणते खरे नाही ?)

Mark only one oval.

- There is no limit on transaction through NEFT (NEFT व्यवहारांना मर्यादा नसते)
- NEFT operates in hourly batches NEFT प्रती तास बँच प्रमाणे कार्य चालते
- It is payment system हि एक पेमेंट पद्धत आहे
- none of these यापैकी नाही

20. BCA in Banking service stands for (बँकिंग प्रणालीत BCA म्हणजे) * 1 point

Mark only one oval.

- Business Correspondent Agent
- Banking Correspondent Agent
- Business Correspondent Agreement
- Bachelor in Computer Science

21. BHIM application is developed by (BHIM प्रणाली यांनी विकसित केली) * 1 point

Mark only one oval.

- SEBI
- NPCI
- BBPS
- RBI



..... of the following is not a payment system (खालीलपैकी कोणती पेमेंट पद्धत नाही)

* 1 point

Mark only one oval.

- NEFT
- RTGS
- IMPS
- SIP

23. RTGS means _____ (RTGS म्हणजे)*

1 point

Mark only one oval.

- Real Time Gross Settlement
- Reliable Time Gross Settlement
- Real Time Gross Saving
- Real Time General Settlement

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Supate Piyush Raghunath

Thokale Supriya Mahipati

SHINDE GITANJALI SURESH

Deora yuvrajsingh

HAWAL SHRADDHA SUNIL

Ingale ashvita arun

Pawar Rajvardhan krushnaji

Magdum pradnya pratap

Chavan Amisha Vijay

Adsol bhagyshri mahade

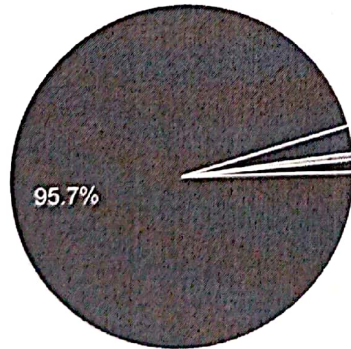
245 more responses are hidden

Attempt all

Scheduled Banks in India refer to those banks which have been included in the Second Schedule of (..... च्या नुसार दुसऱ्या शेड्यूल मध्ये येणाऱ्या बँकांना शेड्यूल बँक असे म्हणतात

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348 responses



- Reserve Bank of India Act, 1934
भारतीय मध्यवर्ती बँक कायदा १९३४
- Reserve Bank of India Act, 1935
भारतीय मध्यवर्ती बँक कायदा १९३५
- Banking regulation Act, 1949
बँकिंग अधिनियमन कायदा १९४९
- State Bank of India Act 1955
स्टेट बँक ऑफ इंडिया १९५५

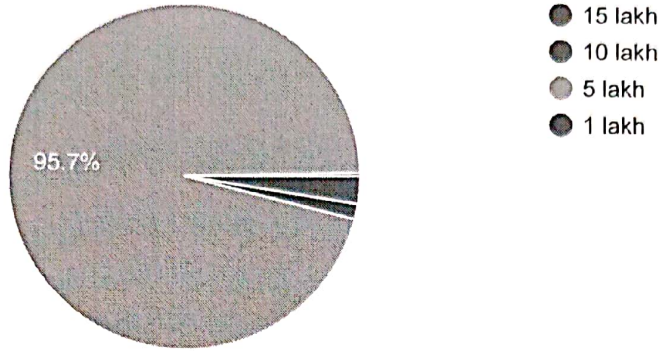




To qualify as a scheduled bank, the bank's paid-up capital and raised funds must be at least Rs....., शेड्युल्ड बँक पात्रतेसाठी बँकेचे वसूल भांडवल किमान असावे लागते

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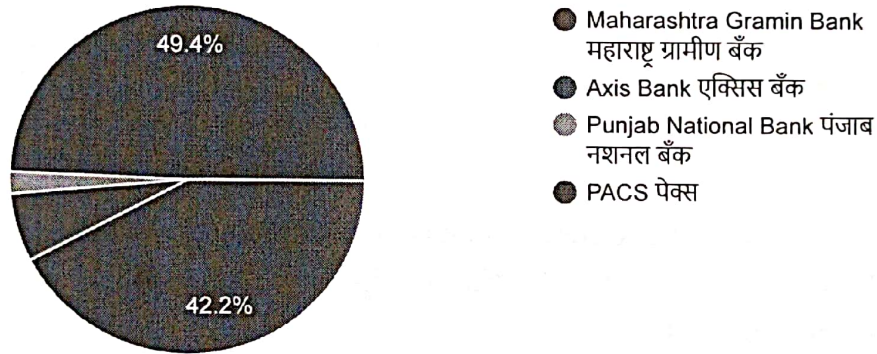
348 responses



..... is not commercial Bank हि व्यापारी बँक नाही

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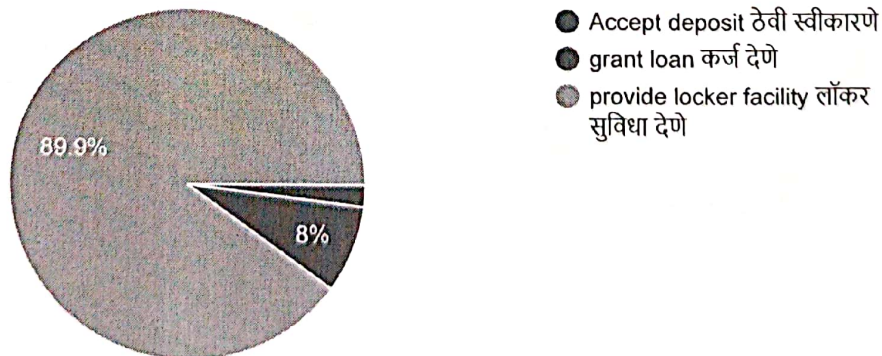
348 responses



..... of the following is not a main function of bank हे बँकांचे मुख्य कार्य नाही

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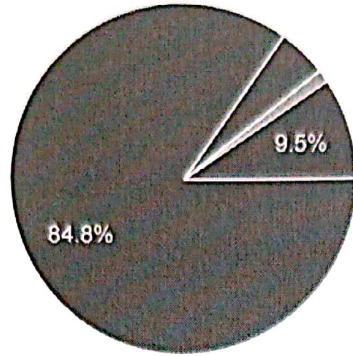
348 responses





State cooperative banks are regulated by (राज्य सहकारी बँका

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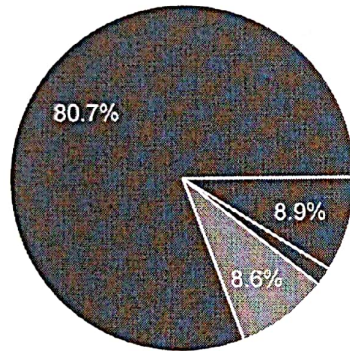


- Reserve Bank of India रिझर्व बँक ऑफ इंडिया
- Concerned state government संबंधित राज्य सरकार
- NABARD नाबार्ड
- all of these वरील सर्व

..... of the following comes under commercial bankहे व्यापारी बँकामध्ये येतात

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348 responses

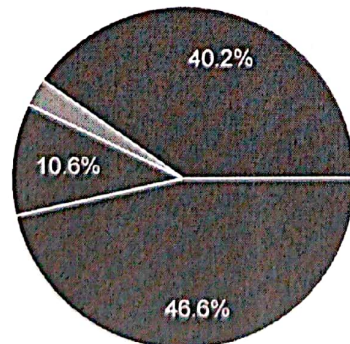


- private sector bank खाजगी बँका
- foreign banks विदेशी बँका
- public sector banks सार्वजनिक बँका
- all of the above वरील सर्व

RRB is owned by / RRB मालकीच्या असतात

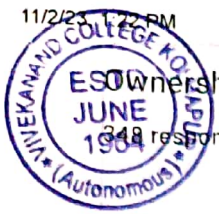
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348 responses



- Central government केंद्र सरकार
- State government राज्य सरकार
- Sponsored bank स्पॉन्सर्ड बँक
- all of these वरील सर्व

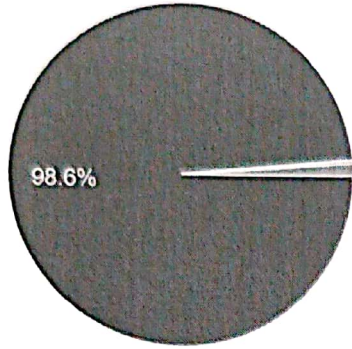




Ownership structure of RRB is(RRB मालकी रचना अशी आहे)

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348 responses

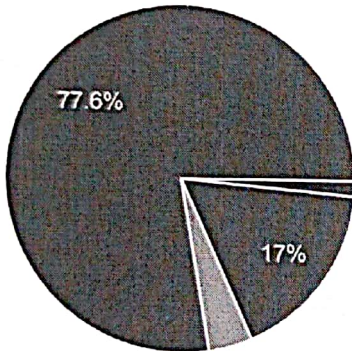


- 50 + 15 + 35
- 50 + 50
- 5 + 15+80

..... of the following is RRB of Maharashtra (खालीलपैकी हि महाराष्ट्रातील RRB आहे)

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348 responses

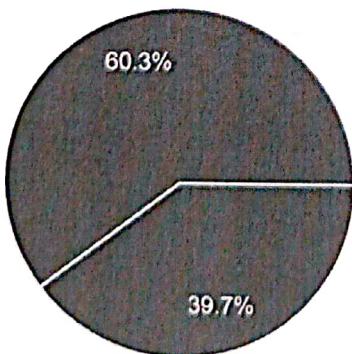


- Krishna Bhima Samruddhi LAB Ltd- कृष्णा भीमा समृद्धी बँक लि .
- Vidharbh Konkan Gramin Bank विदर्भ कोंकण ग्रामीण बँक
- Subhadra Local bank ltd. सुभद्रा स्थानिक बँक
- Maharashtra Rural Bank महाराष्ट्र ग्रामीण बँक

Payment banks can accept deposits and grants loan. पेमेंट बँका ठेवी स्वीकारतात आणि कर्जे देतात

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348 responses

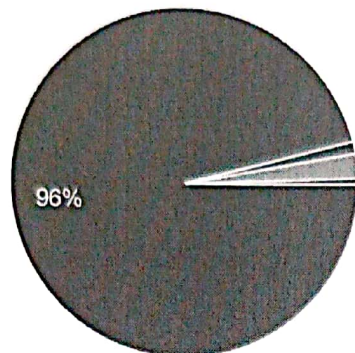


- True बरोबर
- False चूक



is the first payment bank of India (..... हि भारतातील पहिली पेमेंट

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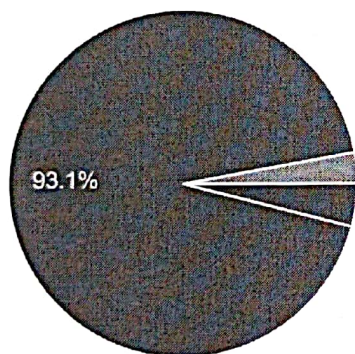


- Airtel Payment Bank एअरटेल पेमेंट बँक
- Paytm Bank पेटीएम बँक
- Post office payment bank पोस्ट ऑफिस पेमेंट बँक
- finio payment bank फिनो पेमेंट बँक

Payments banks can accept a restricted deposit, which is currently limited to per customer (सध्या पेमेंट बँका ग्राहकांकडून इतक्या मर्यादित ठेवी स्वीकारतात)

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348 responses

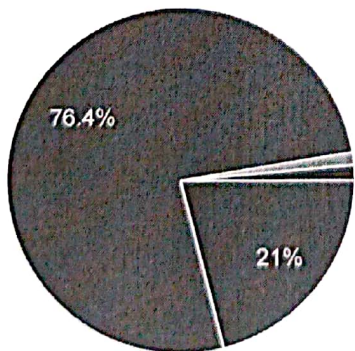


- ₹20,000
- ₹2,00,000
- ₹20,00,000

Aim of small finance banks is to provide (स्मॉल फायनान्स बँकांचे ध्येय असते)

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348 responses



- credit to MSME (MSME निर्मिती)
- financial inclusion वित्तिय समावेशन
- Locker facility लॉकर सुविधा
- online banking facility ऑनलाईन बँक सुविधा

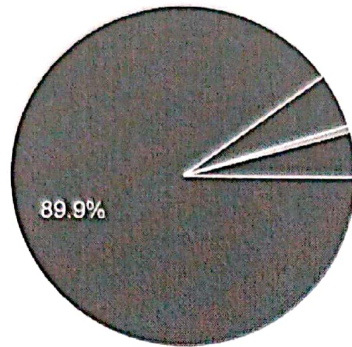




Currently number of nationalized banks are..... सध्या राष्ट्रीयीकृत बँकांची संख्या किती आहे

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347 responses

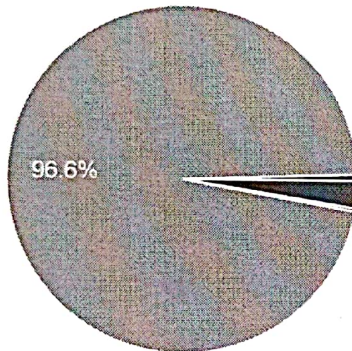


- 12
- 20
- 26
- 18

OBC is merged in to

Copy

348 responses

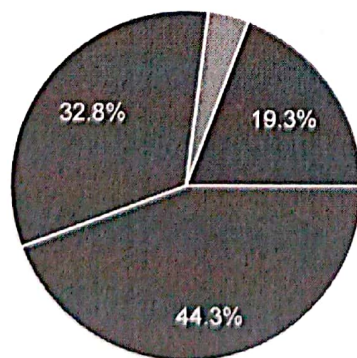


- SBI
- RBI
- PNB
- BOM

Which of the following is not true about National Electronic Funds Transfer (NEFT) system? (National Electronic Funds Transfer (NEFT) system च्या बाबतीत खालीलपैकी कोणते खरे नाही ?)

Copy

348 responses



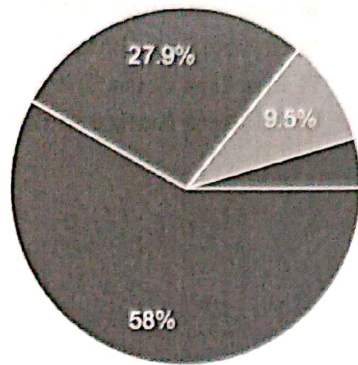
- There is no limit on transaction through NEFT (NEFT व्यवहारांना मर्यादा नसते)
- NEFT operates in hourly batches NEFT प्रती तास बँच प्रमाणे कार्य चालते
- It is payment system हि एक पेमेंट पद्धत आहे
- none of these यापैकी नाही



1:22 PM

BCA in Banking service stands for (बँकिंग प्रणालीत BCA म्हणजे)

348 responses



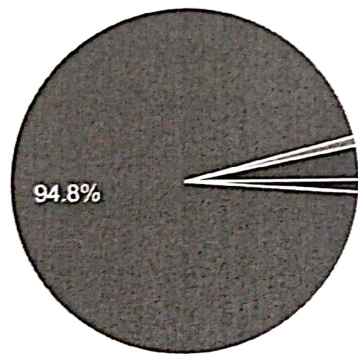
- Business Correspondent Agent
- Banking Correspondent Agent
- Business Correspondent Agreement
- Bachelor in Computer Science



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BHIM application is developed by (BHIM प्रणाली यांनी विकसित केली)

348 responses



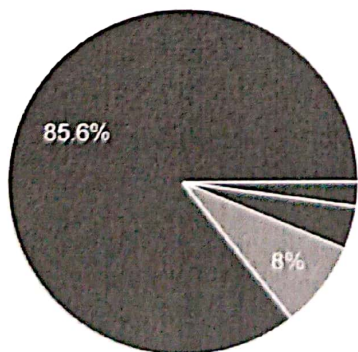
- SEBI
- NPCI
- BBPS
- RBI



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..... of the following is not a payment system (खालीलपैकी कोणती पेमेंट पद्धत नाही)

348 responses



- NEFT
- RTGS
- IMPS
- SIP



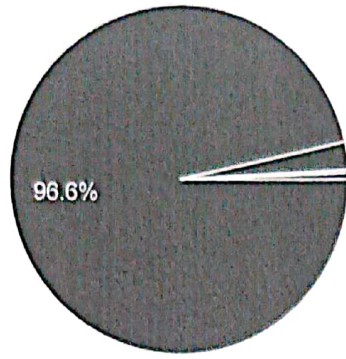
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RTGS means _____ (RTGS म्हणजे)

348 responses



- Real Time Gross Settlement
- Reliable Time Gross Settlement
- Real Time Gross Saving
- Real Time General Settlement

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