



KERALA AGRICULTURAL UNIVERSITY
B. Sc. (Hons.) C & B 2018 Admission
II Semester Final Examination-August-2019

Bank.1202

Recent Trends in Indian Banking (1+1)

Marks: 50
Time: 2 hours

I Choose the correct answer **(10x1=10)**

- 1 Rupay Card has been launched by
a IDRBT b IDBI c IBA d NPCI
- 2 “Buy Now – Pay Now” is commonly used for.....
a Gold card b Visa card c Credit card d E-Purse
- 3 Key used to create digital signature is
a Public key b Private key c Solo key d Foreign key

Fill in the blanks

- 4 is the minimum limit prescribed for RTGS transfer.
- 5 Smart cards are based onstandards.
- 6 Mudra is a subsidiary of
- 7 Theis set by the Ministry of Finance on 24th March 2011 to review and rewrite the legal institutional architecture of Indian Financial sector.
- 8 IBAN stands for
- 9 MICR technology is used for clearance of by banks.
- 10is a supervisory rating system to classify a bank's overall condition.

II Write short notes on ANY FIVE of the following **(5x2=10)**

- 1 Capital Adequacy Ratio.
- 2 Who regulates crowd funding in India?
- 3 Banks SWIFT code.
- 4 BPLR.
- 5 Prepaid instruments.
- 6 CDM.
- 7 Cloud computing.

III Answer ANY FIVE of the following **(5x4=20)**

- 1 Objectives of Basel III.
- 2 Features of cashless economy.
- 3 Payment and settlement system of RBI.
- 4 Benefits of EFT.
- 5 Objectives of PMJDY.
- 6 Benefits of digital wallet.
- 7 Non Performing Assets.

IV Write an essay on ANY ONE of the following **(1x10=10)**

- 1 Major technological advancements in Banking Industry.
- 2 How are Tier I and Tier II capital of Commercial banks classified?
