

ARUNACHAL PRADESH PUBLIC SERVICE COMMISSION

Subject:- Banking

Time: 3(Three)Hours

Full Marks:100

(Group A is compulsory, Attempt any Four Questions from Group B)

Group- A (Compulsory group)

Q.No.1 Write short notes on any 10 (Ten) of the following:

(10X2=20)

- a. Bull Market
- b. Clearing Bank
- c. Factoring
- d. Overdraft
- e. Automated Clearing House
- f. Available Credit
- g. Balance Transfer
- h. Escrow
- i. Foreclosure
- j. KYC
- k. Overseas Banking
- l. Merchant Banking

Group- B (Attempt any four)

Q.No.2 Attempt any 4(Four) of the following:

(4X5=20)

- a. Explain the measures taken during the first phase of banking sector reforms in India.
- b. What are "Benami" transactions?
- c. How many "Bullion Markets" are there in India?
- d. What are the instruments of money market?
- e. Name the participants of CBLO.
- f. How do you measure profitability in banks?

Q.No.3. Attempt any 4(Four) of the following:

(4X5=20)

- a. What are the Components of Banking system?
- b. Briefly explain the duties of collating Banker .
- c. What are the main functions of NABARD?
- d. What is off-shore banking and who provides it?
- e. What do you mean by convertibility of rupees?
- f. Determinants of Foreign Exchange Rates.

Q.No.4. Attempt any 4(Four) of the following:

(4X5=20)

- a. Briefly explain the Banking System in India and also give the examples.
- b. "As controller of credit, the central bank attempts to influence and control the volume of Bank credit and also to stabilize business condition in the country". Do you agree?.
- c. Discuss the functions of IDBI.
- d. What is Balance of Payments Theory?
- e. Explain the main concept of accounting.

Q.No.5. Attempt any 4(Four) of the following:

(4X5=20)

- a. What is your view on consolidation of banks in India?
- b. What is the difference between I.M.F and World Bank?
- c. What is the difference between commercial banks and investment banks?
- d. State the advantages of Credit Clearing System for individual customers, banks and corporate.
- e. What is Bank Marketing? Explain the concept of marketing mix.

Q.No.6. Discuss the scheduled banking structure in India with reference to public, private and foreign bank. **(20)**

Q.No.7. Trace the role of financial system in development of Indian Economy. **(20)**

Q.No.8. PQR Limited received a cheque for Rs. 50,000 from its customer Mr. LML After a week company came to know that the proceeds were not credited to the account of PQR Limited due to some „defects“, as informed by the Banker. What according to you are the possible effects? **(20)**