Government Degree College, Nandikotkur

Economics Department

BANKING AND FINANCIAL SERVICES 7 C

Q.1. Fill in the blanks.

1.The word money is derived from Latin word.

a. Moneta b. gratiac. caveat d. ergo

2 was the protector of funds and money in ancient Rome.

a. Juno Moneta b. Henry Feyol

c. F.W.Taylor d. None of these

3.Money is matter of 4 function- A medium , a measure, a standard --.

a.Store b. Bin-cardc. Commerce d. Financial

4.Indian Financial System consists of financial market, , and

Financial intimidation.

a.financial instrument b. services

c. underwriters d. derivatives.

5.--------------------- are business organization that is mobilisers and depositors of savings and providing financial services.

a.Financial Institutions b. head offices

c. Branches d. none of these.

6.………………………. are differ from Non-financial Business organization.

a.Financial Institutions b. head offices

c. Branches d. none of these.

7.can be defined as the market in which financial assets are

created or transferred.

a.Financial Market b. financial service

c. Financial Instruments d. head Offices.

8.this market is dominated by government, banks, and financial institutions.

a.money market b. Capital Market

c. Organised Market d. Unorganised

9.market is also called as the security market.

a. Capital market b. Money Market

c. Organised Market d. Unorganised

10.market deals with the multicurrency requirements.

a.Forex market b. Money Market

c. Organised Market d. Unorganised

11.bills are issued by central government.

a.Treasury Bills b. Bills of Exchange

c. Dishonored bill d. Unorganised

12. Debt instruments are issued by corporate houses for raising short term financial resources from money market are called as …………….

a.Commercial Paper b. Certificate of deposits

c.. treasury bill d. hybrid

13. Services are offered by finance companies are called as …………….

a. Financial Services b. social service

c. Acceptance d. Depositary Service

14. Financial services serve the needs of individuals institutions and corporate bodies through the ……….. ………….

a.Network of Element b. Money Market

c. Financial Services d. Unorganised

15.The price in the financial market is called as ……………

a.Rate of Interest b. Money Market

c. Price Stability d. Equal price

16.The markets which attracts funds in large volume and from all types of investors are called as …………

a.Broad financial market b. Money Market

c. Organised d. Unorganised

17.liberalization aim at creating market oriented competitive financialsystem.

a. Financial Reforms b. integration

c. financial repression d.None of these

18.appears to have an important role in the restructuring and liquidationof companies that are in distress.

a. Financial Intermediary b. Financial Instruments

c. Organised Market d. Firm's Assets

19.banker is any person who is engaged in the business of issue ofmanagement either by making arrangement regarding selling, buying, securities to manager.

a.Merchant b. Money bankers

c. Non Banking Institutes d. Unorganised

20.banking is the development of banking from commerce whichfrequently encountered a prolonged intermediate.

a. Merchant b. Money bankers

c. Non Banking Institutes d. Unauthorized

Answers :-

1. Moneta	2 – Juno moneta	3. Store	4. Financial Instruments
5.Financial institutions	6. financial institutions	7. Financial MAarket	8. Money market

9. capital market	10. forex market	11. treasury bills	12.commercial papers
13. financial services	14.network of element	15.rate of interest	16.broad financial market
17. financial reforms	18.financial intermediary	19. merchant	20.merchant.

MATCH THE FOLLOWING

Match List-I and List-II and select the correct answer using the codes given.
List-I (Financial Institutions) List-II (Year of establishment)

A. IFCI	1. 1982
B. SFC	2. 1948
C. EXIM Bank	3. 1964
D. UTI	4. 1952

A. A-2, B-4, C-1, D-3
B. A-1, B-2, C-3, D-4
C. A-1, B-4, C-2, D-3
D. A-4, B-3, C-2, D-1

A

A-1, B-4, C-2, D-3

Essay questions

Unit 1

1. What is the meaning of Banking explain the principles of Banking?
2. Define banking explain the features of Banking?
3. Explain the role of RBI in Indian banking?
4. Discuss about the basis of financial literacy?
5. Explain the problems and challenges faced by the banks?

Short questions

1. Banking?

2. Role of RBI in Indian banking?

3. Anti money laundering?

4. Financial literacy?

5. Structure of Indian banking system?

6. Problems faced by banking?

Essay questions

Unit 2

1. Explain different types of Bank deposit accounts?

2. How to open a bank account?

3. Explain different types of customers for bank?

4. Explain the types and process of KYC?

5. Explain different types or categories of clothes?

6. Define E.banking? Explain the types of E-banking services provided by banks in India?

7. Different digital currency? Explain the types of digital currency?

Short questions

1 Types of Banking deposit accounts?

2. Types of customers for bank?

3. Negotiable instruments?

4. Principles of lending in banks?

5. E banking?

6. Digital currency?

Unit 3

Essay questions

1. Discuss about the importance of deposit globalisation?

2. Discuss about identification of borrower?

3. Explain the process of collection and recovery of debt or loan?

4. Explain other banking services provided by the banks?

5. Explain the requirements for registering common services centre?

Short questions

1. Banking correspondent model Activa?

2. Deposit mobilization

3. Loan collection? process?

4. Common services centre objectives ?

Unit 4

Essay questions

1. Explain different types of NBFIs?

2. Explain the important finance of services offered by NBFIS ?

3. Explain the concept of EMI?

4. Explain the concept of chit fund?

5. Explain the problems and challenges of NBFIS in India?

Short questions

1. NBFIs

2. Concept of EMI?

3. Concept of chit fund?

Unit 5

Essay questions

1. Discuss about finance services company?

2. Explain different types of loan offered by finance services company?

3. Explain the ideas for marketing of FSCs loans?

4. What are documents required for loan sanction process?

5. Discuss about collection and recovery of loan by FSCS?

Short questions

1 Final service company?

2 Require for loan sanction process?

3. Collection and recovery of loan by FSC s?