

9. Which of the following categories comes under priority sector?

- a) Export Credit b) Agriculture c) Renewable Energy d) All of these.

10. Demand loans are comes under?

- a) Secured b) Unsecured c) Both d) None of the above.

PART - B

ANSWER ALL THE QUESTIONS

(5X7=35)

11. a) What are the major banking reforms introduced in India?

(OR)

b) State the components of KYC?

12. a) Discuss the features of Banking Ombudsman?

(OR)

b) Describe the relationship between banker and customer?

13. a) Bring out the components which appear on the asset side of banks balance sheet?

(OR)

b) Illustrate the benefits of bank assurance?

14. a) Explain the principles of sound lending?

(OR)

b) What is risk management and why it is important?

15. a) Comment the Credit Appraisal Techniques in Banks?

(OR)

b) List out the types of loan facilities in bank for MSME Sector?

PART - C

ANSWER ANY THREE QUESTIONS

(3X10=30)

16. Describe the features of Know your customer norms and its benefits to banks?

17. Briefly explain the role of SEBI in Capital Market?

18. What are the different Components of Tier – II CAPITAL?

19. What precautions should be taken while granting loans and advances?

20. What are the lending problems of non-priority sectors?