BANKING & FINANCIAL SERVICES
National Skills Qualification Framework (NSQF)

Level - 1
[ हिंदी एवं अंग्रेजी माध्यम ]
[ Hindi and English Medium ]
(Only for Fresh/School Candidates)

Time allowed : 2½ hours ] [ Maximum Marks : 60

Please make sure that the printed pages in this question paper are 8 in number and it contains 36 questions.

The Code No. on the top of the question paper should be written by the candidate on the front page of the answer-book.

Before beginning to answer a question, its Serial Number must be written.

Don’t leave blank page/pages in your answer-book.

Except answer-book, no extra sheet will be given. Write to the point and do not strike the written answer.

Candidates must write their Roll Number on the question paper.

Before answering the question, ensure that you have been supplied the correct and complete question paper, no claim in this regard, will be entertained after examination.
Note:

(i) Attempt all questions.
(ii) Marks are indicated against each question.
(iii) Your answer should be according to marks.

[Essay Type Questions]

1. Describe the various types of Banks.

   OR

   Explain the steps involved in the Loan approval.

2. What are the new initiatives in the field of Microfinance in India? Explain.

   OR

   What is Loan? Explain the features of loan.

[Short Answer Type Questions]

3. Explain the factors which affect identifying the Customers.
4. KYC प्रक्रिया की समझाइए।
Discuss KYC process.

5. कृषि-शेत्र ऋण से क्या अभिप्राय है?
What is meant by Agriculture segment loan?

6. सूचना-वित्त ऋण की कोई तीन विशेषताएँ बताइए।
State any three features of microfinance loan.

[ अति लघु उत्तरात्मक प्रश्न ]
[ Very Short Answer Type Questions ]

7. सूचना देने के दो उदाहरण दीजिए।
Give two examples of giving information.

8. मुद्रा (Mudra) क्या है?
What is Mudra?

9. शाखा बैंकिंग क्या है?
What is Branch Banking?

10. आयात-निर्यात बैंक क्या है?
What is Export-Import Bank?

11. कर्मशील पूंजी क्या है?
What is Working Capital?

12. सावधि-ऋण क्या है?
What is Term-Loan?
13. NABARD का पूरा रूप लिखें।
Write full form of NABARD.

14. Mudra की स्थापना कब हुई?
When was Mudra came into existence?

15. NBFC का पूरा रूप लिखें।
Write full form of NBFC.

16. भारत में बैंकिंग उद्योग का नियन्त्रक ............. है। (खाली स्थान भरें)
The regulator of Banking Industry, in India, is ............. . (Fill in the blank)

17. सन् 1969 में भारत में कितने व्यापारिक बैंकों का राष्ट्रीयकरण हुआ?
How many Commercial Banks were Nationalised in India in the year 1969?
(A) 14   (B) 10
(C) 20   (D) 15

18. निम्न में से कौन अपने क्षेत्र की ग्रामीण जनता को बैंकिंग एवं वित्तीय सेवाएं देता है?
Which of the following provide banking and financial services to rural populace of their area?
(A) विकास बैंक   (B) नाबार्ड
(C) आर-आर बी   (D) स्टेट बैंक ओफ इंडिया

(A) Development Bank   (B) NABARD
(C) RRBs   (D) State Bank of India
19. The term "Microfinance is not limited only to ........ activities. (Fill in the blank)

20. Which of the following is not the address proof?
   (A) Electricity bill       (B) Job Card of NREGA
   (C) Medical certificate    (D) Ration Card

21. Which of the following is a feature of venue selection?
   (A) Location               (B) Comfort
   (C) Accessibility          (D) All of the above

22. Which of the following is not a part of microfinance?
   (A) Application           (B) Resolution
   (C) Pre-sanction          (D) Sanction
23. Which of the following is not a type of Insurance?

(A) Life  
(B) Health  
(C) Weather  
(D) Book

24. Loan repayment cycle in microfinance is very small.  

(True/False)

25. KYC is applicable to:

(A) Deposit accounts  
(B) Loan accounts  
(C) Only (B)  
(D) Both (A) & (B)

26. An electricity bill serves as:

(A) Proof of identity  
(B) Proof of address  
(C) Only (B)  
(D) Both (A) & (B)
27. “बच्चे फुटबॉल खेले” इस वाक्य में कर्ता को पहचानिए:
   (A) बच्चे  (B) बच्चे खेले  
   (C) खेले  (D) फुटबॉल

"The children played football" identify the subject in the sentence:
   (A) The children  (B) Children played  
   (C) Played  (D) Football

28. सौर-ऊर्जा, नवीकरण ऊर्जा का जोत है। (सही/फालत)

Solar energy is a source of renewable resources. (True/False)

29. RAM का पूर्ण रूप लिखिए।

Write full form of RAM.

30. कंप्यूटर का ब्रेन किसे कहते हैं?

What is the brain of Computer?

31. जन-संवाद के तीन ‘पी’ के नाम लिखें।

Write three 'P' (3Ps) of Public Speaking.

32. ट्रैफिक लाइट्स → पीली लाइट ........... का इशारा है। (खाली स्थान भरें)

Traffic lights :→ Yellow light give signal for ............ . (Fill in the blank)
33. ICICI Bank is a .......... sector Bank. (Fill in the blank)

34. Banks, play a vital role in the .......... of a country. (Fill in the blank)

35. In which year women ‘SHGs’ Protection Act was passed?

36. CIBIL stands for ...........