

Workbook : CBSA Internship “ Finnovative”

Tenure : July 20th – Aug 20 ‘2022

MM : 100

Time : 3 Hours

Name of Student:

Mobile/ E mail :

Q1 What is bank and list out three main functions of bank? (3)

a.

b.

c.

Q2 Retail Bank primarily has _____ division, namely _____ & _____ (1)

Q3 SA, CA , TD are called _____ (1)

Q4 WC, BL, PL, HL , etc. are called _____ (1)

Q5 What is Demand Deposit and What is Time Deposit Give examples? (2)

Q 6. Provide 2-3 liner explanation on below : (6)

a. DICGC Act

b. Banking Ombudsman 2006

c. FEMA Act 1999

d. Payment and Settlement Act 2007

e. RBI Act 1934

f. PML Act 2002

Q 7 Name Central Bank of India and Defines its 5 main functions ? (5)

1.

2.

3.

4.

5.

Q 8 How many types of banks are there in India? Name any 2 of them in each category? (5)

Q.9 What are specialized banks ? Name top Four of them and give 2-3 liner explanation. (4)

1.

2.

3.

4.

Q 10. List out top 5 difference between bank and NBFC?

(5)

1.

2

3

4.

5.

Q 11 What are top 4 Salient Feature of SA?

(4)

1

2

3

4

Q 12. List out top 4 Salient Feature of CA?

(4)

1

2

3

4

Q 13 Can minor operate the account? What is the age limit?

(2)

Q 14. List of mode of Operations of SA/ CA ?

(4)

1.

2.

3.

4.

Q 15 Interest on saving bank account is calculated on _____ & paid
_____ basis .

(1)

Q 16 What do you mean by nomination?

(2)

Q 17 Difference between Debit Card & Credit Card

(2)

Q 18 What do you mean by Fixed deposit ?

(2)

Q 19 What is the difference between Secured loan and Unsecured loan?

(2)

Q 20 List out top 4 advantage of digital banking over the branch banking?

(4)

1

2

3

Q 21 What are various delivery/ payment channels in retail banking? Explain in 3-4 lines briefly (7)

1.

2.

3.

4.

5.

6.

7.

Q 22 Define Money Laundering?

(2)

Q 23 What are the 3 steps involved in Money Laundering? Define in brief

(3)

1

2

Q 24 Explain the following:

(10)

a. KYC :

b. OSV :

c. Bank Rate :

d. CRR :

e. SLR :

f. NPA:

g. Repo Rate :

h. Base Rate :

i. Reverse Repo Rate :

j. AQB :

k. AMB :

Q 25 Explain the following:

(4)

1. Skimming

2. Hacking

3. Phishing

4. Vishing

Q 26 List / name the important deliverables which bank provides to the customers at the time of opening of the account? (4)

1.

2.

3.

4.

Q 27 Define the following:

(5)

a. NRI

b. PIO

c. OCI

d. OCB

e. NRE Account :

f. NRO account :

Q 28 List of documents required for opening NRE/NRO account for NRI? (3)

a.

b

c

d

Q 29 . What is PINS account? (1)

