

IMSc IT (FIN) Sem.-4 Examination

FTBSC-20

Cooperative Banking

May-2025

[Max. Marks : 70]

Time : 2-30 Hours]

Instructions:

- Figures to the right indicate Full Marks.
- Do not write anything on the question paper.
- Simple calculator is allowed. Do not use a scientific calculator.

Q.1	Explain with the Objectives of Financial Management in detail.	14
	OR	
Q.1	What is the Product & Services that can be offered by the Co-operative Banks?	14
Q.2	What are the Challenges that are faced by the Co-operative banks?	14
	OR	
Q.2	Compare & Contrast between Co-operative bank and Commercial Bank?	14
Q.3	What are the benefits of Co-operative Society?	14
	OR	
Q.3	Explain the Structure of Co-operative Banking.	14
Q.4	Explain any 7 Principles that can be followed by the Co-operative Banking in detail.	14
	OR	
Q.4	Explain the Different Sources of Funds for the Co-operative Society	14
Q.5	Attempt any 14 out of 16 given MCQs. 1. The Payment and Settlement Systems Act, 2007 is administered by which institution? A) SEBI B) Ministry of Finance C) Reserve Bank of India (RBI) D) NITI Aayog	14

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| | <p>2. What is the primary function of RBI?</p> <ul style="list-style-type: none">A) Distributing pensionsB) Regulating mutual fundsC) Regulating the issuance and supply of the Indian rupeeD) Managing public sector banks <p>3. Which of the following is a real-time gross settlement system in India?</p> <ul style="list-style-type: none">A) NEFTB) IMPSC) RTGSD) UPI <p>4. Which organization developed and manages the UPI system?</p> <ul style="list-style-type: none">A) Reserve Bank of IndiaB) SEBIC) NPCID) SBI <p>5. Which payment system is best suited for small-value real-time transactions?</p> <ul style="list-style-type: none">A) RTGSB) UPIC) NEFTD) SWIFT <p>6. Which of the following is NOT a payment instrument?</p> <ul style="list-style-type: none">A) Credit CardB) Debit CardC) ChequeD) Passbook <p>7. Which of the following is considered a paper-based payment instrument?</p> <ul style="list-style-type: none">A) UPIB) ChequeC) Credit CardD) Debit Card <p>8. What does SWIFT stand for?</p> <ul style="list-style-type: none">A) Society for Worldwide Interbank Financial TelecommunicationB) Secure Wire International Fund TransferC) Standard Worldwide Instant Fund TransferD) Secure Web Interface for Financial Transactions <p>9. The term "Nostro account" refers to:</p> <ul style="list-style-type: none">A) A loan accountB) An account a bank holds in a foreign country in foreign currency | |
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- C) A tax account
D) A government bond account
10. What is the full form of CBDC, a recent innovation in digital payments?
A) Central Bank Digital Currency
B) Certified Bank Data Channel
C) Central Blockchain Digital Code
D) Centralized Bank Discount Card
11. Buy Now Pay Later (BNPL) is an example of:
A) Traditional banking loan
B) Blockchain-based system
C) Embedded finance
D) Stock investment tool
12. What regulatory challenge is faced due to increasing use of Buy Now Pay Later (BNPL) platforms?
A) Currency conversion
B) Interest rate misalignment
C) Risk of customer over-indebtedness
D) Difficulty in mobile banking access
13. Which one of the following is NOT a product under NPCI?
A) BHIM
B) Ru pay
C) UPI
D) SWIFT
14. What type of payment instrument is a debit card?
A) Prepaid
B) Credit-based
C) Immediate debit to bank account
D) Postpaid
15. Which of the following technologies is being explored to make cross-border payments faster and cheaper?
A) Blockchain
B) Fax
C) USB
D) Cheque truncation
16. One major regulatory challenge in payment systems is:
A) Lack of mobile devices
B) Inadequate electricity supply
C) Ensuring data privacy and security
D) Too many physical bank branches

