

Q.P. Code :19661

[Time:  $2\frac{1}{2}$  hours ]

[Marks: 75 ]

Please check whether you have got the right question paper.

N.B: All questions are compulsory subject to internal choice.

Q.1 A) Fill in the blanks with correct alternative: (any 8)

1) Which of the following is not a financial service?

- a) Banking
- b) Communication
- c) Insurance
- d) Leasing

2) Which of the following is not a type of loan?

- a) Term loan
- b) Overdraft
- c) Lien
- d) Cash Credit

3) The rate of Interest is the highest in this type of deposit.

- a) Saving deposits
- b) Current deposits
- c) Fixed deposits
- d) Recurring deposits

4) Banking regulation Act was passed in the year.

- a) 1947
- b) 1962
- c) 1956
- d) 1949

5) RBI was nationalized in the year

- a) 1935
- b) 1947
- c) 1949
- d) 1969

6) The apex institution looking after industrial banks refinancing is

- a) ICICI
- b) SFC
- c) SIDBI
- d) IDBI

7) Cumulative Deposit Account is also called as

- a) Savings Deposit
- b) Fixed deposits
- c) Recurring deposits
- d) Current deposits

8) A bill market is a market for \_\_\_\_\_ bills.

- a) Short-term
- b) Long-term
- c) Medium-term
- d) None of the above

9) \_\_\_\_\_ regulates the investment of funds by insurance companies

- a) IDBI
- b) IRDA
- c) RBI
- d) Government

(8)

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10) Deposits is one of the \_\_\_\_\_ items to Bank.

- a) Asset
- b) Liability
- c) Profit
- d) None of the above

Q.1 (B) Write the full forms of : (any 7)

- 1) IDBI
- 2) IRDA
- 3) NABARD
- 4) ALM
- 5) LIC
- 6) BSE
- 7) CRR
- 8) NSDL
- 9) PACS
- 10) NRI

(7)

Q.2 (A) What are financial markets? What is the need for financial markets?  
(B) Explain the role of financial institutions.

(8)

OR

(7)

Q.2 (C) What is a bank? What is need for banks?  
(D) What are the objectives of insurance?

(8)

(7)

Q.3 Explain the important provisions of Banking Regulation Act, 1949.

(15)

OR

Q.3 What are the fundamental principles of insurance?

(15)

Q.4 (A) What are the advantages of Bancassurance?  
(B) What is risk? Explain its types?

(8)

(7)

OR

Q.4 (C) Explain the scope of ALM.

(D) List the recommendations of Narsimham Committee.

(8)

(7)

Q.5 (A) What is Banking Ombudsman?

(B) What are the classification of assets?

(8)

(7)

OR

Q.5 Write short notes on : (any 3)

- 1) Mergers and Acquisition
- 2) Prudential norms
- 3) Functions of RBI
- 4) IRDA
- 5) Difference between CRR and SLR

(15)

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