

(2½ Hours)

[Total Marks : 75

- N.B. : (1) All questions are compulsory.
 (2) Figures to the right indicate full marks.

I. (A) Fill in the blanks Any Eirth:

- (1) Commercial paper are sold at _____ & redeemable at its face value.
 [Discount / Par / Premium]
- (2) In 1969, under a Social Control Program _____ major banks were nationalized.
 [19 / 7 / 14]
- (3) A bill market is a market for _____ bills.
 [Short term / Medium term / Long term]
- (4) _____ means the automatic transfer of rights & remedies of the insured to the insurer upon the insured having received the benefits of insurance.
 [Contribution / Subrogation / Indemnity]
- (5) CC Stands for _____.
 [Carbon copy / Carbon credit / Cash credit]
- (6) One of the main objectives of ALM is to control _____ risk.
 [Liquidity / Market / Business]
- (7) _____ is private sector bank.
 [Bank of India / Bank of Baroda / ICICI Bank]
- (8) _____ means, protection of economic value of assets.
 [Banks / Insurance / Mutual Funds]
- (9) _____ is a person who accepts deposits, money on Current A/c, issues & pay cheques & collects cheques for his customer.
 [Accountant / Advisor / Banker]
- (10) _____ is also known as insurance of insurance.
 [Double Insurance / Reinsurance / Fire Insurance]

(B) Match the columns Any Seven:

(A)	(B)	7
(1) Savings Account	(a) Proportionate Payment of claim	
(2) Certificate of Deposit	(b) Depositing Lumpsum Amount	
(3) Indemnity	(c) Bank of Baroda	
(4) Current Account	(d) Money Market Instrument	
(5) Pillar I	(e) Deposit of Fixed amount at regular interval.	
(6) Public Sector Bank	(f) Restriction on number of withdrawal	
(7) Fixed Deposit A/c	(g) Compensate for loss & No Profit	
(8) Private Sector bank	(h) Minimum Capital Requirement	
(9) Contribution	(i) HDFC Bank	
(10) Recurring Account	(j) Overdraft Facility	
2. (A) Define Banking. Explain the features of banking.		8
(B) What is Insurance? What are the objectives of insurance?		7
OR		
(C) What are financial services? Explain in brief fund based financial services.		8
(D) "Indian financial system comprises of four pillar". Explain.		7
3. What are Commercial Bank? Explain functions of Commercial Bank.		15
OR		
3. (C) Explain modes of creating charges on secured loans.		7
(D) What are the fundamental principles of insurance.		8
4. (A) What is Risk? Explain different types of risk.		8
(B) Explain the provision related to opening of new branch as per Banking Regulation Act, 1949		7
OR		
(C) List down the recommendations of Narasimham Committee.		8
(D) Write a brief note on NPA's		7
5. (A) What is ALM? Explain the functions of ALM.		8
(B) Explain the powers & functions of IRDA.		7
OR		
5. Write Short notes on Any Three:		15
(1) Bancassurance		
(2) Scheduled Bank		
(3) RBI		
(4) Credit Card		
(5) Banking Ombudsman		