

FYBBD (I) } end of Mgt ab. finnc service/130

Q.P. Code :19660

[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) (8)
- 1) \_\_\_\_\_ insurance forms the lifeline of several commerce and trade activities.  
(Life, Medical, General, Marine)
  - 2) \_\_\_\_\_ is a financial arrangement that redistributes the cost of unexpected losses.  
(Insurance, Bank, Financial Institutions, Financial Marketing)
  - 3) The minimum requirement as per Act for CRR is \_\_\_\_\_.  
(2%, 3%, 4%, 5%)
  - 4) The SLR cannot be less than \_\_\_\_\_% of the demand and time liabilities of a bank.  
(20%, 25%, 30%, 35%)
  - 5) Risk control focuses on \_\_\_\_\_ the risk of loss to which the firm is expected and includes the Techniques of risk avoidance and reduction.  
(Maximizing, Minimizing, Equalizing, Nullifying)
  - 6) The Indian Banking System is regulated by \_\_\_\_\_.  
(RBI Act 1934, Banking Regulations Act 1949, Minister Of Finance, Both RBI Act 1934 and Banking Regulations Act 1949)
  - 7) Operational risk is the risk of loss arising from various types of \_\_\_\_\_.  
(Human errors, Failed system and procedures in bank, Breakdown in Internal controls, All of these)
  - 8) One of the main objectives of ALM is to control \_\_\_\_\_ risk.  
(Liquidity, Market, Business, Interest rate)
  - 9) RBI was established in the year \_\_\_\_\_.  
(1935, 1930, 1933, 1936)
  - 10) The first insurance company was started in India in 1818 at \_\_\_\_\_.  
(Kolkata, Chennai, Mumbai, Delhi)
- Q.1 B) State whether the following statements are true or false :- (Any 7) (7)
- i) Cheque is not a negotiable instrument.
  - ii) RuPay is a Debit card issued by the National Payment Corporation Of India.
  - iii) Insurance is viewed as one of the income tax saving device
  - iv) Primary objective of cooperative banks is profit marking.
  - v) Imperial bank of India is known as RBI today.

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- vi) Risk reduction is not possible in insurance sector.
- vii) Credit risk is the primary challenges for banks.
- viii) Third pillar talks about the market discipline.
- ix) NPA stands for Non- Performing Asset.
- x) RBI is apex financial institution.

- Q.2 a) Define Financial Service. Explain Fund Based Financial services. (8)
- b) What is insurance and explain its objectives. (7)
- OR**
- Q.2 c) What are Commercial Banks? Explain functions of commercial Banks. (8)
- d) What is a bank? What is need for Banks? (7)
- Q.3 a) Explain Non- Fund Based activities and services of the banks. (8)
- b) Explain the role of RBI. (7)
- OR**
- Q.3 c) What are the fundamental principles of insurance? (8)
- d) Explain the role of insurance? (7)
- Q.4 a) Explain any Two sections of Banking Regulation Act, 1949. (8)
- b) Explain all the three pillars of Basel II Accord. (7)
- OR**
- Q.4 c) Write down the recommendations of Narasimham committee (8)
- d) Briefly explain the organization structure and management system of insurance companies. (7)
- Q.5 a) Explain the development functions of RBI? (8)
- b) What are the powers and functions of IRDA? (7)
- OR**
- Q.5 Write Short Notes on :- (Any three) (15)
- i) ALM
  - ii) Risk in Banking organization
  - iii) Bancassurance
  - iv) NPA
  - v) Credit Card

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