

**Note : 1) All Questions are compulsory.**

**2) Figures to right indicate full marks.**

**Q.1 A) Fill in the Blanks: (Any Eight)**

(08)

1. \_\_\_\_\_ are traded on stock Exchanges?  
(Bank deposits, Insurance Policies, Shares, Venture capital)
2. \_\_\_\_\_ is a public sector bank.  
(HDFC, ICICI, Yes Bank, Bank of Baroda)
3. An overdraft facility is offered to \_\_\_\_\_ A/c holder.  
(Recurring, Saving, Current, Fixed deposit)
4. The interbank market lends short term money to RBI is \_\_\_\_\_.  
(Repo Rate, CRR, SLR, RLR)
5. Banking Regulation Act was passed in year \_\_\_\_\_.  
(1945, 1966, 1996, 1949)
6. When a client purchase two insurance policies from 2 companies for one single subject matter it is \_\_\_\_\_.  
(Reinsurance, Double insurance, Side insurance)
7. \_\_\_\_\_ is first process of Risk management  
(Risk control, Risk Monitoring, Risk Identification)
8. Giving loans & Advances are \_\_\_\_\_ of the Bank.  
(Asset, Liability, Contingent liability, current Asset)
9. Full form of IRDA \_\_\_\_\_  
a) Insurance Regulatory & Development Authority  
b) Indian rules division administration  
c) Insurance regulatory & Division Authority
- 10) \_\_\_\_\_ is not a financial service.  
(Banking, Communication, Insurance, Leasing)

**Q.1 B) Match the following (Any Seven)**

(07)

"A"

"B"

- |                          |                                   |
|--------------------------|-----------------------------------|
| 1) Private sector Bank   | a) IRDA                           |
| 2) RBI                   | b) 25 lakhs minimum size          |
| 3) Insurance Regulations | c) ICICI Bank                     |
| 4) Commercial paper      | d) Insurance                      |
| 5) Current Account       | e) Principle of utmost Good faith |
| 6) Cover Unexpected Risk | f) 1935                           |
| 7) Trust on insurance    | g) Overdraft facility             |
| 8) Marine insurance Act  | h) 1999                           |
| 9) IRDA Act              | i) 73%                            |
| 10) Market share of LIC  | j) 1963                           |

**Q.2 A) What are the functions of financial system?**

(07)

**B) What are the primary functions of Banks?**

(08)

**OR**

**C) What are the different types of loans & advance.**

(07)

**D) What are the features of financial services?**

(08)

- Q.3. A) Write down the role of RBI. (07)  
B) Explain the Importance of Insurance. (08)  
**OR**  
C) Explain the principles of Insurance. (07)  
D) Explain the primary & Secondary functions of insurance. (08)
- Q.4 A) What are the types of Risk in **Banking** organisation. (07)  
B) What are the types of Risk in **Insurance**. (08)  
**OR**  
C) Explain the Scope of ALM. (07)  
D) What are the functions of ALM. (08)
- Q.5. A) What are the objectives & tasks of RBI. (07)  
B) Write in detail the departments of RBI. (08)  
**OR**  
A) What are the power & functions of IRDA (07)  
B) Write a note on classification of NPA. (08)

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