

E.M.FS

DURATION: - 2½ hrs

511051223

MARKS:- 75

Note: - (1) All questions are compulsory.

(2) All questions carry equal marks.

(3) Figures to the right indicates full marks

Q.1) Fill in the blanks with appropriate words :- (Any 8)

CO1.2-R 8M

- 1) Credit cards are issued by _____
a) Insurance Companies b) Telephone Companies c) Banking Companies d) Broking Companies
- 2) _____ Is a financial arrangement that redistribute the cost of unexpected losses
a) Insurance b) Bank c) Financial institutions d) Financial markets
- 3) Which of the following is a development bank?
a) RBI b) IDBI c) SBI d) HDFC
- 4) Who regulates the investment of the fund by insurance companies?
a) RBI b) SEBI c) Mutual Funds d) IRDA
- 5) The environment of insurance in India is _____
a) Adverse b) Favourable c) Complicated d) Bad
- 6) The report on financial system submitted by Narasimham committee in _____
a) 1997 b) 1998 c) 1990 d) 1990
- 7) Which is the non-financial risk _____
a) Legal risk b) Interest rate risk c) Liquidity risk d) Exchange risk
- 8) Which liability will be shown under the balance sheet?
a) Current liability b) Quick liability c) Contingent liability d) Loan
- 9) The first insurance company was started in India in 1818 at _____
a) Kolkata b) Chennai c) Mumbai d) Delhi
- 10) All the activities of the agriculture credit department are now transferred to _____
a) RBI b) NABARD c) IRDA d) IDBI
b)

Q.2) State whether following statements are True or False(Any 7)

CO1.2-R 7M

- 1) Financial investment can be classified into primary and money market
- 2) Kisan Vikas Patras, national savings certificates are sold through banks.
- 3) Insurance penetration in India is just 4.6% in case of life insurance
- 4) One of the recommendations of second Narasimham committee is mergers between banks.
- 5) RBI is the regular of banks and the securities market in India
- 6) Risk management is a non-scientific approach to the problem of pure risk in the business of insurance
- 7) NAP stands for non-performing asset
- 8) RBI act 1934 was brought into force on 1st April, 1935
- 9) Insurance is a saving device
- 10) Note is the denomination from rupee to rupees 100 are issued by RBI

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| Q.2 a) | What are the functions of financial system? | CO1-U | 8M |
| Q.2 b) | Explain the objectives of insurance | CO1-R | 7M |
| OR | | | |
| Q.2 c) | Explain the various financial services? | CO1-U | 8M |
| Q.2 d) | What is banking? What are the features of banking? | CO1-R | 7M |
| Q.3 a) | Explain the role of RBI? | CO1,2-U | 8M |
| Q.3 b) | What is the significance of insurance? | CO1-R | 7M |
| OR | | | |
| Q.3 c) | Explain the structure of banking in India? | CO2-R | 8M |
| Q.3 d) | What are the various principles of insurance? | CO1-U | 7M |
| Q.4 a) | Explain the objectives of mergers & acquisitions | CO1,2-U | 8M |
| Q.4 b) | What are the types of risk in business organisation | CO1,2-R | 7M |
| OR | | | |
| Q.4 c) | Explain the various functions of ALM (Asset Liability Management)? | CO1-R | 8M |
| Q.4 d) | What are the recommendations of the Narasimham Committee (1991)? | CO2-R | 7M |
| Q.5 a) | Explain the various functions of RBI | CO1,2-U | 8M |
| Q.5 b) | What are the developmental activities of IRDA? | CO1,2-R/U | 7M |
| OR | | | |
| Q.5 c) | Write Short Note :- (Any Three) | CO1,2-R/U | 15M |
| 1) | Powers and duties of banking ombudsman | | |
| 2) | Bharatiya Mahila bank | | |
| 3) | Insurance act, 1938 | | |
| 4) | Functions of IRDA | | |
| 5) | Legal framework of banking | | |
