

- Note: 1) All questions are compulsory with internal option.
2) Figures to the right indicate full marks.

Q1a.) **Match the Column:- (Any 8 out of 10)**

8 Marks

Sr. No	A	B
I	Fund transfer	Foreign Bank
II	Recurring Deposits	Flexi Deposits
III	T-Pin	Risk management tool
IV	Standard Chartered Bank	Not to allow profit
V	Hybrid Deposits	IRDA
VI	Risk Financing	Minimum paid-up capital life- insurance
VII	Indemnity	1938
VIII	1999	NEFT
IX	Rs.100 Cr.	Cumulative deposits
IX	Insurance Act	Tele Banking

Q1b.) **State the following statements True or False:- (Any 7 out of 10)**

7 Marks

- i. Obtaining credit card is easier than obtaining debit card.
- ii. ICICI was incorporated in the year 1955.
- iii. Micro finance is financial service of large quantity provide by financial institutions to the poor.
- iv. Shifting of risk is one of the methods for handling risk.
- v. The principle of subrogation is applicable to life insurance.
- vi. Life insurance is a contract of indemnity.
- vii. Marine losses are classified into total loss and partial loss.
- viii. RBI is also playing a role to regulate insurance sector.
- ix. Personal accident insurance will be categorized under life insurance.
- x. A firm with debt financing has no financial risk.

Q2a.) What is a Bank? What is the need for Bank?

8 Marks

Q2b.) What are the scopes for banking?

7 Marks

OR

Q2c.) Distinguish between public and private sector banks.

8 Marks

Q2d.) Explain the functions of commercial banks.

7 Marks

Q3a.) Explain the types of bank accounts.

8 Marks

Q3b.) Differentiate saving account and current account.

7 Marks

OR

Q3c.) Explain the role and functions of RBI over banking companies. 8 Marks

Q3d.) What is licensing of banking companies? What are provisions in the act for obtaining a license to start a bank? 7 Marks

Q4a.) What is risk? What are different types of risk in business? 8 Marks

Q4b.) Differentiate risk and uncertainty with examples. 7 Marks

OR

Q4c.) What are the classifications of Life Insurance Policy? 8 Marks

Q4d.) What are the basic principles of insurance? 7 Marks

Q5a.) What is IRDA? What are the objectives of IRDA? 8 Marks

Q5b.) Explain the claim and settlement procedure in insurance business? 7 Marks

OR

Q5.) **Write Short Notes on: - (Any 3)** 15 Marks

- a. Marine Insurance
- b. Risk management
- c. Financial Literacy
- d. Loan Syndication
- e. EXIM bank
