

398MS / Bfs / ATKT - (11) / (08)

Duration: 2 ½ Hours

MARKS:-75

Note:- 1) All questions are compulsory.

2) Figures to the right indicate maximum marks

(A) Select the correct alternative out of the options given below: (Any 8) CO1-4 (R) (8M)

Which among the following is a function of the financial system?

Pooling of funds (b) Time consuming (c) Knowledge of Investments (d) Investment
 An efficient financial system should ensure a which would enable easy and speedy exchange of goods
 and services.

Eco-socio culture (b) Payment system (c) Portability (d) Gateway
 _____ is not the components of the financial system.

Financial Instruments (b) Financial Services (c) Financial Engineering (d) stock
 _____ are the centers that provide facilities for buying and selling of financial assets.

Securities Markets (b) APMC (c) Capital Market (d) MPC

Contribution to Life Insurance is exempt under section Income tax Act, 1961. of
 80D (b) 80C (c) 80CC (d) 80E

NAV. type of policy in Insurance investment portfolio is captured by _____

Whole life policy (b) Money back policy (c) ULIP (d) None
 _____ policy has the lowest premium.

Term Insurance (b) Money back Policy (c) Endowment (d) Policy
 _____ was established in 1963 by an Act of Parliament.

UTI (b) ICICI (c) IFCI (d) IDBI

The Third Phase of Mutual Fund when Private Sector was allowed is from which year.

1995-2005 (b) 1994-2004 (c) 1993-2003 (d) 2020-2023

Which among the following is not a feature of a Mutual Fund?

Professional Management (b) Portfolio Diversification (c) Huge Capital Appreciation (d) None

Which among the following is a Limitations of Mutual Fund?

Economies of Scale (b) Overload of Choices (c) Tax Efficiencies (d) All of the above

1B True or False: (Any 7) CO1-4 R,U (7M)

Financial services encompass a wide range of activities, including banking, investment, insurance, and
 financial planning

Banks primarily generate revenue by providing loans and charging interest on them.

Credit unions are for-profit financial institutions.

The Federal Reserve is the central banking system of the United States.

A stock represents ownership in a company and can be bought and sold on the stock market.

A bond is a type of investment that represents a loan from an investor to a borrower, usually a
 corporation or government.

Diversification is a risk management strategy that involves spreading investments across different assets
 to reduce the overall risk.

A credit score is a numerical representation of a person's creditworthiness, typically ranging from 300 to
 900.

