_			1976 V 1776
ration: 2 ½ Hours	Sybnel Bfsl.	ATICT - [1] (08)	MARKS:-75
te:- 1) All questions are co	mpulsory.		
2) Figures to the right	indicate maximum marl	KS	
(A) Select the correct alter	native out of the options	given below:(Any 8) CO1-4	(R) (8M)
	*	447	
Which among the following	is a function of the financi	al system?	
Pooling of funds An efficient financial systen		e) Knowledge of Investments ould enable easy and speedy e	(d)Investment exchange of goods
d services.			
Eco-socio culture	(b) Payment system	(c) Portability	(d) Gateway
is not the compor	nents of the financial system	n.	
Financial Instruments (b) F	inancial Services (c) Finan	cial Engineering (d) stock	
are the centers that pro	ovide facilities for buying a	and selling of financial assets.	
Securities Markets	(b) APMC	(c) Capital Market	(d)MPC
Contribution to Life Insuran	ce is exempt under section	Income tax Act, 1961. of	

NAV. type of policy in Insurance investment portfolio is captured by Whole life policy (b) Money back policy (c)ULIP

(b)80C

policy has the lowest premium. Term Insurance (b) Money back Policy

was established in 1963 by an Act of Parliament.

(c) IFCI

(c) Endowment

(c) 80CC

(d) IDBI

(d) Policy

(d)80E

(d)None

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

1995-2005

80D

UTI

(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

Financial services encompass a wide range of activities, including banking, investment, insurance, and ancial 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 poration or government.

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

A credit score is a numerical representation of a person's creditworthiness, typically ranging from 300 to 0.

A 401(k) is a type of retirement savings account that is commonly offered by employers. .Cryptocurrencies are considered traditional financial instruments regulated by central banks. (15M)2 Answer the following: CO1,2 R,U live meaning of financial system. Explain the components of the financial system. OR Explain the functions of financial markets. live the classification of financial markets (15M)3 Answer the following: CO3,4 R,U Discuss various functions of securities and exchange Board India. Explain the Different Types of Banks. Give the functions of commercial Banking. OR The Interest Rate Reforms and its importance. Five the functions of Development Banks. (15M)4. Answer the following:CO3,4 R,U Explain the different types of Mutual funds. Distinguish between life insurance v/s General insurance. OR Explain Joint Life Policy. imitations of Mutual Funds. (15M)5 Write short notes on:(Any 3) CO1-4 R,U l. Fire insurance marine insurance mutual funds **RBI** i. IRDA.