

Base of Fin. Services

DURATION: - 2½ hrs

53F1191024

MARKS:- 75

Note: - (1) All questions are compulsory.

(2) Figures to the right indicate full marks

(3) Answer to each question must be on a new page

Q.1) Choose the Correct Alternative (CO1, Co2,) (R,U)

8M

- A.
- 1) Only Highly reputed blue chip companies are allowed to issue-----
A. Commercial paper B. certificate C. IPO D. public Deposits.
 - 2) _____ Prescribes the conditions for issuer companies to raise capital from the Public so as to protect the interest of the Investors.
A. SEBI B RBI C. IRDA D. SSI
 - 3) Banks are required to have a minimum capital of ----- to the Risk Weighted Assets of the banks .
A. 10% B. 12% C 8% D 15%
 - 4) ----- Insurance provides cover in respect of loss or damage to goods during transit by Rail, Road, Sea or Air.
A. Cargo B. Hull C Inland D Marine.
 - 5) ----- was set up by an Act of Parliament of India in April 1992 to protect Investors.
A. SEBI B IRDA C RBI D. MTDC
 - 6) ----- is financial capital provided at an Early stage to High potential and High risk & Growth Startup Companies.
A. Venture Capital B Bank Loan C Loan Syndication D. Angel Investor.
 - 7) ----- are instruments issued by companies to raise capital and it represents the title to the ownership of a company.
a. Bonds b. Commercial Paper C. Equity D. Debentures.
 - 8) ----- is insurance used to transfer all or part of the risk assumed by an insurer under one or more insurance contracts to another insurer.
a. Reinsurance b. Risk Management c Securitization D. Bancassurance.

Q1) Match the Following (CO1, CO2 (R,U)

7M

Group A	Group B
1. Growth Fund	A Shares Credit Risk among members.
2. Gilt Fund	B. Done by CRISIL, ICRA, S&P
3. Loan Syndication	C. Cover Different types of Risk Health, Fire Etc.
4. Hire Purchase	D. Investments in various financial products.
5. Insurance	E Mutual funds investing in Govt Securities.

6. Mutual Funds	F.The main objective is capital appreciation.
7. Credit Rating	G.Provides safety of Investments and Regular Income.
	H.Hirer is allowed an option to purchase the goods by paying all the instruments.

- Q.2) **Attempt the following (2 out of 4)** 15M
- A) What is a financial system ? State its characteristics CO1-R 8M
- B) What are capital markets and Money Markets, Explain few instruments CO1-U 7M
- OR**
- C) What is SEBI ? Explain in Detail its Functions CO2-R 8M
- D) Explain Need & Importance of Development Bank CO2-U 7M
- Q.3) **Attempt the following (2 out of 4)** 15M
- A) What are the various functions of a commercial bank CO2-R 8M
- B) Describe the Asset Structure of Commercial Banks CO2-U 7M
- OR**
- C) Describe the functions of RBI CO2-R 8M
- D) Explain Need & Importance of Development Bank CO2-U 7M
- Q.4) **Attempt the following (2 out of 4)** 15M
- A) Explain the Concept of Insurance & its working CO2-R 8M
- B) Explain the various Life Insurance Products CO2-U 7M
- OR**
- C) What are the principles of Insurance CO2-U 8M
- D) What is Mutual Fund? List its advantages and disadvantages. CO2-U 7M
- Q.5) **Short Notes (Any 3) CO1,CO2 (R,U)** 15M
- 1 Fire & Marine Insurance
 - 2 Types of Mutual Fund Schemes
 - 3 Types of Financial Services.
 - 4 Financial Intermediaries.
 - 5 IRDA
