

**CLASS FYFM SEM II (Old) SUBJECT: Environment of financial system MARKS 75**

Note : All questions are compulsory.

**Q.1A) Give the full form of the following**

(05)

1. ATM
2. CP
3. IMF
4. CDSL
5. BSE

**B) Define the concepts**

(10)

1. Bank Rate
2. Credit creation
3. Dematerialisation
4. Capital Market
5. Insurance

**Q. 2A) Explain the composition of Indian financial system.**

(08)

**B) Discuss the role and functions of Reserve Bank of India.**

(07)

Or

**C) Discuss the role of commercial banks?**

(08)

**D) What is monetary policy?**

(07)

**Q.3A) Distinguish between: Commercial banks and development banks.**

(08)

**B) What is an interest rate? What are the determinants of interest rate structure?**

(07)

or

**C) write a note on BSE and NSF**

(08)

**D) What is an interest rate? What are the factors affecting interest rates?**

(07)

Q. 4A) Explain the functions of Insurance?

(08)

B) Explain major recommendations of Malhotra committee on insurance companies.(07)

or

C) Explain Duties, Powers and Functions of IRDA.

(08)

D) Explain schemes of UTI?

(07)

Q.4 Short notes(any 3)

(15)

1. General insurance
2. Need of Indian money market.
3. Instruments of money market
4. Life insurance
5. Types of deposits

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