

Q.P. Code :00059

07

[Time: 2 1/2]

[Total Marks:75]

Please check whether you have got the right question paper.

- N.B: 1. All Question are compulsory With internal choices
2. Figures to the right indicate marks

Q.1 a. Fill in the blanks :- (any 8)

(08)

1. _____ are business organizations that acts as mobilizers & depositors of the savings.
(Financial Markets / Financial Services / Financial Institutions)
2. A substandard is one which has remained NPA for a period of less than or equal to _____.
(12 months / 6 months / 3 months)
3. An overdraft facility is offered to _____ holder.
(Savings Account / Current Account / Recurring Account)
4. _____ is a scientific approach to the problem of pure risk in the business of insurance.
(Risks Identification / Risk Control / Risk Management)
5. Insurance is a protection against _____ loss arising on the happening of an unexpected event.
(Abnormal / Accidental / Financial)
6. Banking regulation act was passed in the year. _____
(1949 / 1956 / 1934)
7. One of the main objective of ALM is to control _____ risk.
(liquidity / market / business)
8. Reserve bank of India was established in the year _____.
(1935 / 1930 / 1933)
9. Under a social control program total _____ major banks were nationalized.
(19 / 17 / 14)
10. The minimum requirement as per act for CRR is _____.
(2% , 3% , 5%)

(05)

Q.1 b. State whether the following statements are true or false :- (any 7)

(07)

1. Imperial bank of India is known as RBI today.
2. Scheduled banks of India are included in Schedule 1 of RBI Act.
3. Insurance is a social device.
4. Basel I framework is based on 5 pillars.
5. Operational risk is a risk arising out of human error.

6. Cheque is not a negotiable instrument.
7. Any company can use word bank, banker or banking as a part of its name.
8. Deposits are one of the asset items in banks balance sheet.
9. Commercial papers are redeemed at discount to its face value.
10. Primary objective of co-operative banks is profit making.

Q.2 a. Define Banks. Explain the essential features of Banks.

- b. Explain in brief different Fund Based Financial Services.

OR

Q.2 Explain in brief structure of Indian Financial System.

Q.3 a. Write a note on role of RBI.

- b. Explain the primary & secondary functions of Insurance.

OR

Q.3 a. What are Commercial Banks? What are their main functions?

- b. Explain the brief Principles of Insurance.

Q.4 a. Explain in brief power & functions of IRDA.

- b. What is risk management? Explain the process of risk management.

OR

Q.4 a. Write a note on recommendations of narsimham committee report, 1991.

- b. Write a note on non- performing Assets.

Q.5 a. What is risk? Explain different types of risks.

- b. Explain in brief development functions of RBI.

OR

Q.5 Write a short notes on :- (any 3)

- a. Term loans
- b. Credit cards
- c. Bancassurance
- d. Structure of RBI
- e. Scheduled banks.