

VCD 23/11/19 | FYBBI | EMFS | SEM I Choice Based | Oct 2019 |

75 Marks | 2.5 hrs

NOTE: All questions are compulsory.

Q1) A) Match the following. (08)

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|-----------------------|-----------------------------------|
| i. ICICI | i) 1982 |
| ii. NABARD | ii) 1955 |
| iii. IFCI | iii) Issue Management |
| iv. RBI | iv) 1988 |
| v. Fee based services | v) Bank & Institutions |
| vi. NHB | vi) 1948 |
| vii. CDs | vii) 1935 |
| viii. Current account | viii) Minimum capital requirement |
| ix. Pillar I | ix) 1999 |
| x. IRDA | x) overdraft facility |

B) Say True or False. (07)

1. Cheque is not a negotiable Instruments.
2. RBI was a apex institution.
3. Third pillars talks about market discipline.
4. Kisan Vikas Patra is sold through Bank.
5. ICICI Bank is a private sector bank.
6. Rupay card is launched by National payments Corporations of India.
7. Insurance is a saving device.
8. CRR is maintained in the form of cash balance with RBI.
9. All banks have risk Management Committee.
10. NPA stands for Non-performing asset.

Q2) A) Discuss structure of Indian financial system. (08)

B) Elaborate functions of Commercial Banks. (07)

OR

C) Define Banking. Explain its features. (08)

D) Explain IRDA & its functions. (07)

Q3) A) What are the important functions of Central Bank? (08)

B) Explain the structure of Co-operative Bank. (07)

OR

- C) What are the fundamental principles of Insurance. (08)
- D) Discuss role of IRDA. (07)
- Q4) A) Explain all three pillars of Basel II Accord. (08)
- B) Explain different types of risk. (07)

OR

- C) Explain the Scope of ALM. (08)
- D) Explain functions of ALM. (07)
- Q5) A) Explain in briefly development & promotional functions of RBI? (15)

OR

- Q5) Short notes. (Any 3) (15)
- Bhartiya Mahila Bank
 - NPAs
 - Ombudsman Scheme
 - LIC Act, 1956
 - Credit Cards

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