

Q1 a) State whether the following statements are True or False (Any 8)

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1. NPA stands for Non-Performing Assets
2. Insurance is a saving device.
3. Financial instruments are one of the important components of financial system.
4. Commercial papers are redeemed at discount to its face value.
5. ALM stands for Asset Liability Management.
6. RuPay is a debit card issued by the National Payment Corporation of India.
7. Banking regulation act was passed in 1947.
8. Primary objective of co-operative bank is to make profit.
9. RBI is the regulator of securities market in India.
10. CC stands for Carbon Credit.

Q1 b) Match the following. (Any 7)

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Group A	Group B
1.CRR	a. Statutory Liquid Ratio
2.Contribution	b. Deposit of fixed Amount at regular interval
3.Saving Account	c. Minimum capital Requirement
4.RBI	d.1999
5.IFCI	e. Depositing lumpsum amount
6.Certificate of deposit	f. Restriction on no. of withdrawal
7.Fixed deposit A/C	g. Monetary policy function
8.IRDA Act	h. Medium and long term finance to large industries
9.Pillar I	i. Proportionate Payment of Claim
10.SLR	j. Cash Reserve Ratio

Q2.a) Explain the Objectives and functions of NABARD.

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Q2.b) Explain the functions of financial system.

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OR

Q2.c) Explain different types of loans and advances.

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Q2.d) Explain the advantages of investing in Mutual Funds.

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Q3.a) Explain the role of RBI.

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Q3.b) Explain the sources of funds for Banking companies

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OR

Q3.c) Explain the role of Insurance company.

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Q3.d) What are the important principles of insurance.

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Q.4.a) What are the distribution channels available in India for life insurance products?

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Q.4.b) What are the recommendations of Narasimham committee 1991?

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OR

Q.4.c) What are the types of risks in a banking organisation?

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Q.4.d) What is ALM? What are the functions of ALM?

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Q5.a) Write a note on the banking Ombudsman scheme 1995.

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Q5.b) Explain any 8 departments of the RBI.

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OR

Q5. Short Notes. (Any three)

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1. Non-Performing Asset.

2. Types of Bank Deposits

3. Double Insurance

4. Promotional Functions of the RBI.

5. Features of financial services.