

- Q.1 A) State whether True or False: (Any 8) (8)**
- 1) Fixed Deposit is also called as Cumulative Deposit Account.
 - 2) Cheque is not a negotiable instrument.
 - 3) The objective of commercial banks is not to make profit.
 - 4) Schedule Bank of India are included in schedule 7 of RBI Act.
 - 5) Risk reduction is not possible in insurance sector.
 - 6) Basel I framework is based on 5 pillars.
 - 7) SEBI is a regulatory financial institution for stock exchange.
 - 8) ALM is closely integrated with banks business strategy.
 - 9) RBI Act 1934 was brought into force on 1st April 1935.
 - 10) All banks have risk management committee.

- Q.1 B) Complete the following abbreviations: (Any 7) (7)**
- | | |
|---------|---------|
| 1) CP | 2) CRR |
| 3) FEMA | 4) HDFC |
| 5) INR | 6) NSE |
| 7) RRB | 8) IMF |
| 9) LIC | 10) IPO |

- Q. 2 A) Explain the structure of Financial System (8)**
B) Explain Fee based financial services of banks. (7)
OR
C) Define Financial Instruments and explain its types. (8)
D) What are the objectives of insurance? (7)

- Q. 3 A) Discuss the functions of RBI. (8)**
B) What are the principles of Insurance? (7)
OR
C) Write a note on Narasimhan Committee. (8)
D) What are the different distribution channels of Life Insurance? (7)

- Q. 4 A) Explain different types of risk in insurance. (8)**
B) Explain the functions of ALM. (7)
OR
C) Explain mechanism of supervision on regulation of RBI. (8)
D) Explain the process of risk management. (7)

- Q. 5 A) Explain in detail functions of banking companies. (15)**
OR

- Q.5 B) Write short notes: (Any 3) (15)
- 1) IDBI
 - 2) Schedule Banks
 - 3) Basel Committee approach
 - 4) NPA
 - 5) Reinsurance and Double Insurance

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