

[Time 2 ½ Hours]

[Marks: 75]

- N.B. 1. All questions are compulsory
2. All questions have internal choice

Q1 A Match the following (any eight)

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- | | |
|-------------------------|---------------------------|
| 1. IRDA | a. CRISIL |
| 2. Agriculture Finance | b. IDBI |
| 3. Credit Rating Agency | c. Insurance Industry |
| 4. NBFC | d. NABARD |
| 5. Pension Funds | e. Capital Market |
| 6. Fiscal Policy | f. Economic Development |
| 7. Industrial Finance | g. Muthoot Finance |
| 8. IPO | h. Financial Intermediary |
| 9. Treasury Bill | i. Finance Ministry |
| | j. Money Market |

Q1B State whether the following statements are true or false and rewrite the statements (any seven) 07

1. Borrower's credit quality is been assessed by Credit Rating.
2. Financial intermediaries encourages in facilitating Capital Formation.
3. SEBI regulates Insurance Industry in India.
4. A financial advisor is a professional who renders financial services.
5. A bank is a financial institution that accepts deposits from public and creates credit.
6. Financial intermediaries help circulating money in the system.
7. Investors are interested in maximizing all kinds of risks in their investment.
8. Financial intermediaries serve as a middleman between savers and borrowers.

Q2A Define financial system? State its structure?

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Q2B Describe the need of financial intermediaries in financial system?

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OR

Q2C Explain the implications of financial intermediation on economic development?

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Q2D Explain in brief registration of financial intermediaries?

07

Q3A Explain in brief secondary functions of Banks?

08

Q3B Define Mutual Fund? State various types of mutual funds?

07

OR

Q3C Explain in brief role of credit rating agencies?

08

Q3D Describe the role played by Insurance Companies in financial sector?

07

Q4A Explain the role of financial intermediaries in reducing information asymmetry?

08

Q4B Explain in brief risks faced by financial intermediaries?

07

OR

Q4C Discuss various factors affecting the performance of financial intermediaries?

08

Q4D Explain the role of intermediaries in reducing credit risk?

07

Q5A Explain in brief various challenges faced by banking sector in India?

08

Q5B Discuss future growth prospectus of Insurance Industry in India?

07

OR

Q5 Write short notes (any three)

15

1. SIDBI
2. Non Banking Financial Companies
3. Investment Bankers
4. NABARD
5. Financial Intermediaries
