

Time: 2 ½ hours

Marks 75.

N.B. 1. All questions are Compulsory

2. Figures to the right indicates maximum marks

Q1A Fill in the blanks (Any 8 out of 10)

(8)

1. Insurance Act was enacted in _____ (1938,1999)
2. _____ is a development Bank.(IDBI, SIDBI)
3. A cheque is a _____ instrument (Negotiable, Promissory)
4. RBI is a _____ owned institution .(State, Private)
5. A micro enterprise in manufacturing sector is one where the investment in Plant & machinery doesn't exceed Rs. _____ (25 Lakhs ,50 Lakhs)
6. Health Insurance is a contract of _____(Indemnity , Guarantee)
7. _____ is the apex authority of agricultural sector (RBI, NABARD)
8. _____ is the evidence that insurance policy contract has begun(Policy document, First Premium receipt)
9. Risk transfer through Risk pooling is called _____(Savings , Insurance)
10. The present rate of CRR is _____ percentage (4 , 6)

Q1B) State whether the following are TRUE or FALSE (Any seven)

(7)

- a) RBI is the regulator of Money market.
- b) TPA means Third Premium administration.
- c) Maintaining minimum balance is required under Pradhan Mantri Jandhan Yojana.
- d) Insurable interest is mandatory in Insurance.
- e) Life Insurance is a contract of guarantee.
- f) A cheque is valid for six months.
- g) Every Banking company in India should use the word Bank, Banker or Banking company.
- h) Co-operative banks work on no profit, no loss basis.
- i) Self help groups are involuntary associations.
- j) NABARD was established in 1982.

Q2A) Describe types of Loan accounts in Banks

(8)

Q2B) Differentiate between commercial and co operative banks.

(7)

OR

Q2C) Explain functions of Insurance

(8)

Q2D) Explain regional rural Banks.

(7)

Q3A) Explain banking regulations ACT 1949. (8)

Q3B) Explain powers and functions of IRDA (7)

OR

Q3C) Describe the functions of RBI (8)

Q3D) Explain the role of NABARD (7)

Q4A) Explain determinants of risk premium in Life Insurance. (8)

Q4B) Explain the concept third party administrators. (7)

OR

Q4C) Explain about Health Insurance markets in India (8)

Q4D) Distinguish between Health and Life Insurance (7)

Q5A) Describe National Livelihood mission (8)

Q5B) Explain the concept of Financial inclusion. (7)

OR

Q5C) Write short notes on any 3: (15)

1. Payment and Settlement Act.
2. Payments Bank.
3. Principle of subrogation
4. Priority sector targets
5. Public sector banks
