

**Q.P. Code :19944****[Time: Three Hours]****[ Marks:80]**

Please check whether you have got the right question paper

- N.B. 1.All Questions are Compulsory  
2.Each Question carries 15 Marks

- Q.1 A) Fill in the Blanks( Any Eight , 1 Mark Each) 8  
 1 \_\_\_\_\_ refers to a market for long term finance  
 2 The Account which is not in operation for a period of more than 2 years are called \_\_\_\_\_ account  
 3 HSBC,CITI Bank, Deutsche are examples of \_\_\_\_\_ bank  
 4 Presidency Banks amalgamated and formed \_\_\_\_\_  
 5 RBI was established on \_\_\_\_\_  
 6 \_\_\_\_\_ means insurance of insurance  
 7 \_\_\_\_\_ is the primary regulatory body for Mutual Funds  
 8 Principle of Indemnity is not applicable to \_\_\_\_\_ insurance contracts  
 9 \_\_\_\_\_ are the mutual funds invest exclusively in Government Securities  
 10 \_\_\_\_\_ means insurance products through banks
- B) State whether the following is True or False( Attempt Any Seven, 1 Marks each) 7  
 1 Secondary markets are the market which deals in New Issues  
 2 CRR is the amount of Cash Reserve which a bank is supposed to maintain with RBI  
 3 Fixed deposits can be withdrawn only after the expiry of a certain period  
 4 The central bank of India is called the State Bank of India  
 5 Credit creation is the function of RBI  
 6 Claim is the money paid to the insurance company for getting the protection of insurance cover  
 7 Custodian perform the important role of maintaining investors investment records  
 8 An open ended scheme have a definite period after which their units are redeemed  
 9 Proposal is a document of insurance contract between insured and insurer  
 10 An endowment plan provides for the payment of the face value at the end of a specified term or death whichever is earlier
- Q.2 A) What is Financial System? What are its components? 8  
 B) Explain the role of SEBI in regulating Financial System. 7  
 OR  
 C) Define Banking? What are the Primary functions of Commercial Banks? 8  
 D) Write a note on organization and Management of RBI 7
- Q.3) A) What are the functions of Insurance? 8  
 B) What is Life Insurance? What are its features? 7  
 OR  
 C) Explain any four Principles of Insurance 8  
 D) Define Insurance? Explain any 5 Life Insurance policies 7

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- Q.4 A) What is Mutual Funds? Explain its importance. 8  
 B) What are the reasons for slow growth of Mutual funds in India? 7  
 OR  
 C) Write a note on Mutual Fund Schemes 8  
 D) What are the facilities and rights available to Mutual Fund Investors? 7
- Q.5 A) What are the Secondary functions of commercial banks? 8  
 B) Write a note on Any Five types of Fire Insurance Policies. 7  
 OR  
 C) Short Notes ( Any Three, 5 Marks each) 15  
 1 NPA  
 2 Development Banks  
 3 Capital Adequacy Norms  
 4 Money Market Mutual Funds  
 5 Principle of Subrogation