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135

Paper / Subject Code: 81303 / Environmental & Management of Financial Services.

F.Y.B.B I Sem I Regular

3/12/18

10.30-1.

Time: 2:30 Hours

Marks: 75

pages - 2

Q1.a) **Fill in the Blanks:-** (Any 8 out of 10) 8 Marks

- i. _____ is a regulatory financial institution for stock exchange. (RBI, SEBI, IRDA)
- ii. The following is not the method to measure the interest rate risk _____. (Gap Analysis, Duration Analysis, Market risk)
- iii. IMF stands for _____. (Indian Monetary Fund, Insurance Marketing Firm, International Monetary Fund)
- iv. Insurance is a _____ form of distributing a certain risk over a group of persons who are exposed to it. (Mutual, Social, Cooperative)
- v. _____ Insurance forms the lifeline of several commerce and trade activities. (Medical, General, Marine)
- vi. Liquidity Risk is a type of _____. (Market Risk, Credit Risk, Legal Risk)
- vii. Insurance is a protection against _____ loss arising on the happening of an unexpected events. (Financial, Political, Economical)
- viii. The SLR cannot be less than _____ % of the demand and time liabilities of a bank. (20%, 25%, 30%)
- ix. _____ provides long term finance to industries (NABARD, IDBI, EXIM Bank)
- x. Banking Regulation Act was passed in _____. (1947, 1949, 1953)

Q1b.) **Match the Column:-** (Any 7 out of 10) 7 Marks

A	B
ICICI	Monetary Policy Function
Recurring a/c	Insurance through Bank
National Insurance Company	Liability of the bank
Bancassurance	Deposit of Fixed amount at regular interval
Pillar III	1991
Corporate Banking	Kolkata
LIC	1955
Time Deposit	Market Discipline
ALM Guidelines by RBI	Public Company
Reserve Bank of India	SME Finance

- Q2a) "Indian Financial System comprises of four pillars". Explain. 8 Marks
b) Define Bank and explain its Characteristics. 7 Marks
- OR
- Q2 c) What are the objectives of insurance company? 8 Marks
d) What are cooperative Banks and explain types of Cooperative Banks? 7 Marks
- Q3 a) Define Banking companies and explain functions of Banking Companies. 8 Marks
b) Explain the primary and secondary functions of insurance.
- OR
- c) Explain the functions of RBI. 8 Marks
d) What is CRR? How is it different from SLR? 7 Marks
- Q4 a) Explain the process of ALM. 8 Marks
b) Write short note on Bancassurance 7 Marks
- OR
- c) Explain the provisions relating to opening of new branch as per Banking Regulations act. 8 Marks
d) What is risk? Explain the different types of risk. 7 Marks
- Q5a) Explain the powers and functions of IRDA 8 Marks
b) Explain the development functions of the reserve bank. 7 Marks
- OR
- Q5) **Write Short Notes on :- (Any three)** 15 Marks
- i. Prudential Norms
 - ii. Scheduled banks
 - iii. NPA
 - iv. Credit Card
 - v. Banking Ombudsman
