

FYBI
Sem II

Principles & Practices of B & I

19/4/17
120 copies
(03 pages)

QP Code : 07035

(2½ Hours)

[Total Marks : 75

- N.B. : (1) All questions are compulsory with internal choices.
(2) Figures to the right indicate full marks.

1. (a) Fill in the Blanks (any eight out of ten) :—

8

- (i) E-Banking is also known as _____
1. Electronic Banking
2. Economic Banking
3. Internet Banking
- (ii) The schedule banks are included in schedule of _____ Act.
1. Banking
2. RBI
3. Statutory
- (iii) Reserve Bank of India was established in _____
1. 1935
2. 1934
3. 1933
- (iv) BIS stands for _____
1. Bank for Internal Settlement
2. Bank for International Settlement
3. Bank for International Service
- (v) Sec. 23 of Banking Regulation Act, 1949 refers to _____
1. Provision related to licensing of banking companies
2. Provision relating to opening of new branch of operation
3. Control over top management
- (vi) Minimum paid up capital for Life Insurance is _____ and reinsurance is _____
1. Rs. 100 Cr. and Rs. 200 Cr.
2. Rs. 200 Cr. and Rs. 300 Cr.
3. Rs. 300 Cr. and Rs. 500 Cr.
- (vii) _____ risk refers to risk affecting individual but not to a community.
1. Fundamental
2. Dynamic
3. Particular
- (viii) Causa proxima means _____
1. Periodic cause
2. Nearer cause
3. Far-off cause

[TURN OVER

(ix) GIC stands for _____

1. General Insurance Corporation
2. General Insurer Corporation
3. General Insured Corporation

(x) The IRDA was incorporated as a statutory body in _____

1. April, 2000
2. April, 2001
3. April, 2002

(b) Match the following (any seven out of ten) :-

7

Column A	Column B
1. Regional Rural Banks	a. 'No industries districts'
2. Development Banks	b. To provide capital/finance assistance to large scale industrial concern
3. IDBI	c. To grant direct loans in India and outside, for the purpose of export and import, refinance bank loans, etc.
4. IFCI	d. Provide liquidity to the money market instruments in the market.
5. SIDBI	e. Encourage rural entrepreneurship; develop agriculture, etc.
6. DFHI	f. Provide financial & non-financial assistance to small scale industries in country.
7. EXIM	g. Highest protection to domestic industry
8. NHB	h. To provide comprehensive custodial services
9. SHCIL	i. To provide incentives to new industries
10. SFC	j. To make housing credit more affordable

2. (a) What are the scopes of banking ?

8

(b) What is a Bank ? What is the need for Banks ?

7

OR

(c) What are the main functions of Banking ?

8

(d) Write note on Evolution of Banking in India.

7

3. (a) What are NBFCs ? Explain in detail ?

8

(b) Difference between Savings Account and Current Account.

7

OR

(c) What are the powers and role of RBI over Banking companies ?

8

(d) What are the financial services provided by Banks ?

7

[TURN OVER

4. (a) What is Risk ? What are the different types of Risk in business ? 8
(b) Explain the methods of handling the Risk ? 7
OR
(c) What is Insurance ? Explain the need of Insurance ? 8
(d) Explain the basic Principles of Insurance ? 7
5. (a) Explain the claim and settlement procedure in Life Insurance Policy ? 8
(b) What is Marine insurance ? Explain types of Marine Policy ? 7
OR
(c) Short note (any **three** out of **five**) :— 15
(i) Co-operative Bank
(ii) Financial Literacy
(iii) Fire Insurance
(iv) Actuary
(v) IRDA.
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