

27/3/14

SYBI  
Innovations in Bb.

MN3ADK

Time-2hrs.

Marks-60

All the questions are compulsory.  
Figures to the right indicate full marks.

Q.1. Answer the following.(Any three) (15)

- a) What are the types of banks?
- b) Explain any five general utility services of the bank?
- c) What are the liabilities and assets of the bank?
- d) Write down the details of NRI accounts?
- e) What is housing finance?

Q.2. Answer the following.(Any three) (15)

- a) What is hire-purchase?
- b) What is mutual fund?
- c) Write down the types of consumer loans?
- d) What is portfolio management services?
- e) What is core banking solutions?

Q.3.a) Write down the concept of Investment banking? (8)  
OR

a) What are the characteristics and benefits of insurance? (8)

Q.3.b) Define Reinsurance and explain its objectives? (7)  
OR

b) What are the merits and demerits of bancassurance? (7)

Q.4.a) Explain the future strategies for promoting insurance in India? (8)  
OR

a)What are the banking regulations and explain its objectives and principals? (8)

Q.4. b)Write a note on FDI in banks. (7)  
OR

b) What are the regulatory and supervisory powers of IRDA? (7)