

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 - 3 Fixed deposits can be withdrawn only after the expiry of a certain period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