

FYBBI

XY9ABL

(A)
(C)

EMFS

15/10/19

(L)

Max marks: 75

Duration : 2.5 hours.

All questions are compulsory.

Figures to the right indicate marks.

Q.1.(a) Fill in the blanks

(any 8/10)

(8)

1. _____ is the regulator of insurance sector. (RBI/ IRDA/ IFCI)
2. Banking Ombudsman is formed in the year June, _____.(1995, 1999,1998)
3. _____ is formed for the main motive for resolving conflicts between customers and banks.(IRDA/ NABARD/ Ombudsman)
4. _____ bank promotes import and export in India. (EXIM bank/ IFCI/ IDBI)
5. _____ means when an asset remains overdue for a period of 90 days.(NPA/ Tier-II capital/ Deposits.)
6. Principle of _____ focuses on the aspect of disclosure of material facts. (Utmost good faith/ Subrogation/ Indemnity.)
7. Government securities are also called _____. (Public sector securities/ Lien/ Gilt edged securities.)
8. Gap method is used in _____ of risks. (Measuring/ Analyzing/ estimating)
9. BASEL II Accord gives the details of banking system requirement in _____ pillars. (I, II, III)
10. _____ is an apex institution for the upliftment and regulation of agricultural sector. (NABARD/ SIDBI/ NHB)

Q.1. (b) Write full forms of the following abbreviations. (any 7/8)

(7)

1. ICRA
2. CRISIL
3. NPA
4. NABARD
5. SIDBI
6. PLR
7. ICICI
8. IFCI
9. ALM
10. IRDA

Q.2. (a) Explain the role of NABARD and its functions

(8)

Q.2. (b) Explain how EXIM bank promotes the import export in India

(7)

OR

Q.2.(c) Explain financial instruments

(8)

Q.2.(d) Explain the supervisory functions of RBI

(7)

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Q.3.(a) Explain fee based services in India (8)

Q.3.(b) Explain the methods in handling risk in banking and insurance. (7)

OR

Q.3.(c). Explain all 7 principles of Insurance (8)

Q.3.(d) What were the recommendations given by Narasimham committee. (7)

Q.4. (a) Explain the provisions of NPA in banks. (8)

Q.4. (b) Explain the components of Indian financial system (7)

OR

Q.4. (c) Explain the following concepts in short.

(i) Development bank

(ii) CRR, SLR

(iii) Banking ombudsman (8)

Q.4.(d) Explain different types of bank accounts with interest rates. (7)

Q.5. (a) Explain the types of risks in banking sector (8)

Q.5.(b) Explain the functions of IRDA (7)

OR

Q.5. Write short notes on (any 3/5) (15)

1. RBI

2. Tier-1 and Tier 2 capital

3. IDBI bank

4. Leasing

5. Hire purchase.

