

M3BF1019

Total Marks: 75

Time: 2 ½ Hours

Note : 1. All Questions are compulsory

2. Figures to the right indicate full marks.

1 (A) Fill in the Blanks (Any Eight)

(08)

1. Market deals in securities already issued by the company _____.
2. Insurance industry India is governed by _____.
3. The interest rate at which RBI lends to other banks is _____ rate.
4. In marine insurance policy _____ policy is for one trip only.
5. Purchasing more than one policy for the same subject is _____.
6. Funds invest exclusively in government securities is _____.
7. The First tier, who thinks of starting a mutual fund is _____.
8. Sharpe's Ratio was developed by _____.
9. In India, first life insurance company was set up in _____.
10. _____ is a system that allows the transfer of money between savers and borrowers

1 (B) State whether the following statements are True or False (Any Seven)

(07)

1. Public deposit issued by the company are secured.
2. SEBI has wide powers regarding the stock exchanges and intermediaries dealing in securities.
3. Principle of subrogation, the insurer agrees to compensate the insured for the actual loss suffered by him.
4. Mutual fund is regulated by SEBI.
5. An open ended schemes have a definite period after which their units are redeemed .
6. Custodian perform the important role of maintaining investor records.
7. CRR is the amount of Cash Reserve which a bank is supposed to maintain with RBI.
8. Term deposits are those deposits which the bank has to pay at the end of a particular period.
9. Development banks, it does accept deposits from the public.
10. Mutual Fund is a way of reducing your potential financial loss.

- Q2.** (A) Explain the role and powers of SEBI. (08)
(B) What are Financial services? What are Financial Instruments? (07)

OR

- (C) What is marketing structure ? How it is importance in Financial System? (08)
(D) Define Central Bank and discuss its functions. (07)

- Q3.** (A) What is NPA? Explain in brief classification of NPA. (08)
(B) What is Development Bank? Explain the need and objective of Development Banks. (07)

OR

- (C) What is Insurance? Explain in brief features of Insurance. (08)
(D) What is Life Insurance ? Explain the different types of Life Insurance Policy. (07)

- Q4.** (A) Define Mutual Fund. Explain the functions of Mutual Fund. (08)
(B) Explain Features of Mutual Fund (07)

OR

- (C) Explain in brief different types of Mutual Fund (08)
(D) What are the Secondary Functions of Commercial Bank. (07)

Q.5.A. What are the Secondary functions of Commercial Banks. (08)

B. Write a note on Any Five types of Fire Insurance Policies. (07)

OR

Q5. Write Short notes on any three. (15)

- a. Bancassurance.
- b. Responsibilities of SEBI.
- c. RRB's.
- d. Crop Insurance.
- e. MMMF's.