

RBI E1123

FVBBT Sem-I
EMFS Nov/Dec
Marks : 75 2023

Time: 21/2 hrs

Note : All questions carry equal marks
All questions are compulsory

Q.1A] Choose the right answer (any 8)

1. Reserve Bank of India established in the year _____
(1935, 1930, 1933, 1949)
2. The first insurance company was started in India in 1818 at ____
(Kolkata, Chennai, Mumbai, Delhi)
3. Who regulates the investment the investments of funds by insurance companies?
(IRDA, RBI , Mutual fund , IDBI)
4. A substandard asset is one which has remained NPA for a period of less than or equal to _____
(12 months, 6 months, 180 days, 90 days)
5. How many Stages are there in Basel Committee.
(four, three, two, five)
6. Which is the non-financial risk _____
(interest rate risk , Liquidity risk , Exchange rate risk , Legal risk)
7. _____ is also known as insurance of insurance.
(Double insurance , Reinsurance , Fire Insurance , Marine Insurance)
8. One of the objective of ALM is to control _____
(Liquidity, Market , Business , Market)
9. which of the following is known as bankers bank?
(IDBI , RBI , ICICI , IRDA)
10. _____ Insurance forms the lifeline of several commerce and trade activities.
(Medical, General, Marine)

Q.1 B] Match the columns (any 7)

A. Group	B. Group
1. Reserve Bank of India	A. Non Performing Assets
2. NABARD	B. 1963
3. LIC	C. Measurement of Risk
4. Bancaassurance	D. Risk Management Tool
5. Banking Ombudsman scheme	E. Asset liability Management
6. ALM	F. 1995
7. Risk Financing	G. Insurance through Bank
8. GAP Method	H. Public company
9. Marine Insurance	I. Financing Agricultural and Rural sector
10. NPA	J. Monetary policy function

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- Q.2
- A. Define financial system and its features 7
 - B. Define Commercial Bank and explain its features 8

OR

- C. What is Banking and What are the features of banking? 7
- D. Define financial services. 8

Q.3

- A. Define RBI and its functions 7
- B. Explain the principles of Insurance 8

OR

- C. What are the non-fund based activities of Banking sector. 7
- D. What are the types of Insurance? 8

Q.4

- A. Define insurance with its objectives 7
- B. Define Banc assurance and explain its advantages 8

OR

- C. What are risks in Banking Organization 7
- D. Define ALM and explain the process of ALM 8

Q.5

- A. Define Merger and acquisition 7
- B. Define Banking Ombudsman scheme 1995 8

OR

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Short Notes (Any 3)

- A. Non-performing Asset
- B. Development Bank
- C. Difference between savings and Current account
- D. Difference between Repay and MasterCard
- E. IRDA
