

Time: 2.30hrs.

Marks:75

Note : All questions are compulsory

Q.1 A True or False (any 8)

8

1. Cheque is not a negotiable instrument
2. Rupay is a debit card issued by the national payment corporation of India.
3. KisanVikasPatra, National Savings Certificate are sold through Banks.
4. Insurance is a saving device.
5. All Banks are required to maintain with RBI a Deposit in the form of Cash Reserve Ratio.
6. Primary objective of cooperative bank is profit making.
7. Commercial Papers are redeemed at discount to its face value.
8. Risk reduction is not possible in insurance sector.
9. RBI is the regulator of Bank and Securities Markets in India.
10. Cash in hand does not include balances with RBI

Q.1 B Match the Following (any 7)

7

A. Group	B. Group
1. Double asset for more than 3 years	A. IDBI
2. Banking Regulation was passed in	B. Higher rate of interest-
3. RBI was established in the year	C. For business purpose
4. ALCO	D. Supervisory review
5. ALM guidelines issued by RBI	E. Capital Adequacy Ratio
6. CAR	F. 1991
7. Basel committee Pillar 2	G. Asset Liability management committee
8. Current Account	H. 1935
9. Fixed Deposit	I. 1949
10. Development bank	J. 100%

Q.2	A. What is Banking? What are the features of banking?	8
	B. Briefly explain the financial services and its features	7
OR		
	C. Define Cooperative Bank and What are the types of co-operative Bank.	8
	D. Define Financial Market.	7
Q.3	A. Write difference between Commercial Bank and Development Bank.	8
	B. Define Insurance and functions of insurance.	7
OR		
	C. What is Risk Management and explain the process of risk Management?	8
	D. Write the difference between reinsurance and Double insurance	7
Q.4	A. What is Risk? classification of risk	8
	B. Define ALM and functions of ALM	7
OR		
	C. Briefly explain the departments of RBI	8
	D. Explain the powers and functions of IRDA	7
Q.5	Answer the following	8
	A. Define Banking Ombudsman Scheme 1995.	7
	B. Explain all three pillars of Basel II accord	
OR		
	Short Note (any 3)	15
	A.Principles of insurance	
	B. Bancassurance	
	C. Difference between CRR and SLR	
	D. Types of Bank Account	
	E. Static risk and Dynamic risk	
