

FYBBI Sem. I Oct. 2016

22

Environmental & Management of Financial Services QP Code : 779202
(2½ Hours) [Total Marks : 75

- N.B. : (1) All questions are compulsory.
(2) Figures to the right indicate full marks.

1. (A) Fill in the blanks Any Eirth:

- (1) Commercial paper are sold at _____ & redeemable at its face value.
[Discount / Par / Premium]
- (2) In 1969, under a Social Control Program _____ major banks were nationalized.
[19 / 7 / 14]
- (3) A bill market is a market for _____ bills.
[Short term / Medium term / Long term]
- (4) _____ means the automatic transfer of rights & remedies of the insured to the insurer upon the insured having received the benefits of insurance.
[Contribution / Subrogation / Indemnity]
- (5) CC Stands for _____.
[Carbon copy / Carbon credit / Cash credit]
- (6) One of the main objectives of ALM is to control _____ risk.
[Liquidity / Market / Business]
- (7) _____ is private sector bank.
[Bank of India / Bank of Baroda / ICICI Bank]
- (8) _____ means, protection of economic value of assets.
[Banks / Insurance / Mutual Funds]
- (9) _____ is a person who accepts deposits, money on Current A/c, issues & pay cheques & collects cheques for his customer.
[Accountant / Advisor / Banker]
- (10) _____ is also known as insurance of insurance.
[Double Insurance / Reinsurance / Fire Insurance]

[TURN OVER]

(B) Match the columns Any Seven:

7

- | (A) | (B) |
|----------------------------|--|
| (1) Savings Account | (a) Proportionate Payment of claim |
| (2) Certificate of Deposit | (b) Depositing Lumpsum Amount |
| (3) Indemnity | (c) Bank of Baroda |
| (4) Current Account | (d) Money Market Instrument |
| (5) Pillar I | (e) Deposit of Fixed amount at regular interval. |
| (6) Public Sector Bank | (f) Restriction on number of withdrawal |
| (7) Fixed Deposit A/c | (g) Compensate for loss & No Profit |
| (8) Private Sector bank | (h) Minimum Capital Requirement |
| (9) Contribution | (i) HDFC Bank |
| (10) Recurring Account | (j) Overdraft Facility |

2. (A) Define Banking. Explain the features of banking. 8
 (B) What is Insurance? What are the objectives of insurance? 7
OR
 (C) What are financial services? Explain in brief fund based financial services. 8
 (D) "Indian financial system comprises of four pillar". Explain. 7
3. What are Commercial Bank? Explain functions of Commercial Bank. 15
OR
 (C) Explain modes of creating charges on secured loans. 7
 (D) What are the fundamental principles of insurance. 8
4. (A) What is Risk? Explain different types of risk. 8
 (B) Explain the provision related to opening of new branch as per Banking Regulation Act, 1949. 7
OR
 (C) List down the recommendations of Narasimham Committee. 8
 (D) Write a brief note on NPA's 7
5. (A) What is ALM? Explain the functions of ALM. 8
 (B) Explain the powers & functions of IRDA. 7
OR
 5. Write Short notes on Any Three: 15
 (1) Bancassurance
 (2) Scheduled Bank
 (3) RBI
 (4) Credit Card
 (5) Banking Ombudsman
