

RHMFI324

BMS - H
Finance.
FIM
16/3/24

Duration: 2.5 hrs.

Marks: 75

Note: All questions are compulsory.
Figures to the right indicate maximum marks.

- Q.1 A Choose the correct alternative (any 8) 8**
- 1 _____ is the regulatory for money markets in India.
(RBI / SEBI / FMC / FEDAI)
 - 2 Credit creation is _____ function of commercial banks.
(optional / primary / secondary / derivative)
 - 3 NHB caters to _____ sector in the country.
(FMCG / Agriculture / Derivatives / Housing)
 - 4 _____ is an issuer of T-bills and G-secs.
(EXIM / SEBI / Central government / CCIL)
 - 5 GDR's are listed on _____ stock exchanges.
(European / American / Japanese / German)
 - 6 _____ are standardized forward contracts through a stock exchange.
(Certificate of deposit / Commercial paper / Futures / T-bills)
 - 7 _____ is a person who is protected against losses.
(insurer / insured / nominee / assignee)
 - 8 _____ deposits are also known as Time Deposits.
(Current / Recurring / Savings / Fixed)
 - 9 _____ is called as the Central Bank of the US.
(Federal Reserve / IMF / Currency Board / UN)
 - 10 CRISIL provides _____ services.
(banking / custodian / credit rating / counselling)

- Q.1 B State whether the following statements are True or False (any 7): 7**
- 1 Equity shares are money market instruments.
 - 2 Mutual funds cover risks of financial losses.
 - 3 The department of disinvestment deals with revenue matters relating to direct and indirect taxes.
 - 4 A Self Help group is a group of five to twenty persons formed to provide microfinance to needy persons.
 - 5 One of the primary objectives of SEBI is investor protection.
 - 6 SIDBI was established as a wholly owned subsidiary of IDBI in the year 1988.

- 7 GIC deals in Marine Insurance policies.
- 8 Derivatives mean both Commodity and Financial Derivatives.
- 9 Money market is a market for short term instruments.
- 10 Reinsurance is an agreement between two insurance companies for
Sharing risks.

Q.2	A	What is a finance? Explain features of finance.	8
	B	Explain financial System. What are functions of financial systems?	7
OR			
	C	What is microfinance? Explain the role and importance of microfinance.	8
	D	Explain problem / barrier affecting microfinance institution.	7
Q.3	A	What is secondary function of commercial bank? Explain general utility service.	8
	B	Explain primary function of commercial bank.	7
OR			
	C	Explain the function of RBI.	8
	D	Explain supervisory function.	7
Q.4	A	Explain significance, role and importance of capital market.	8
	B	Distinguish between Money Market and Capital Market.	7
OR			
	C	Explain measures of SEBI for Primary market reforms in India.	8
	D	What in instruments of capital market?	7
Q.5	A	Explain stakeholder management function.	8
	B	What are types of financial system?	7
OR			
	C	Short Notes (any 3)	15
	1	German financial system model.	
	2	Self Help Group.	
	3	Bombay Stock Exchange.	
	4	American Depository Receipt.	
	5	NABARD.	
