

Duration : 2.5 hrs.

Note : All the questions are compulsory.

**Q.1.A Choose the correct answer from the following ( any 7 )**

08

1. Hypothecation is the mortgage of \_\_\_\_\_ property for secure loan.  
a) Moveable b) Immovable C) Land and Building
2. Minimum period of fixed deposit is \_\_\_\_\_ days.  
a) 120 b) 30 c) 7
3. The scheduled banks are included in schedule of \_\_\_\_\_ Act.  
a) Banking b) RBI c) Statutory
4. NABARD was established in the year \_\_\_\_\_.  
a) 1982 b) 1956 c) 1955
5. The main function of Exim Bank \_\_\_\_\_.  
a) Encourage rural entrepreneurship b) provide incentives to new industries C) encourage import/ export finance
6. BIS stands for \_\_\_\_\_.  
a) Bank for internal settlement b) Bank for international settlement c) Bank for International service
7. Savings current and cash credit accounts are called \_\_\_\_\_.  
a) Operative accounts b) Current account c) Flexible account
8. Overdraft is allowed for \_\_\_\_\_.  
a) Current account b) Saving account c) Recurring account
9. Hire purchase finance companies come under \_\_\_\_\_.  
a) Banking companies b) Non-banking companies c) Services Sector.
10. Cause Promina means \_\_\_\_\_.  
a) Nearer cause b) periodic cause c) fair cause

**Q1 B Match the columns ( any 7 )**

07

A	B
1. Rider	a. Flexi deposit
2. 1999	b. Know your customer
3. Utmost good faith	c. 1949
4. Doctrine of subrogation	d. Risk management tool
5. Saving	e. Fundamental risk
6. Earthquakes	f. Life insurance
7. Risk financing	g. Fire Insurance
8. Banking regulation Act	h. Health declaration
9. Hybrid Deposits	i. IRDA
10. KYC Norms	j. Additional risk

<b>Q.2</b>	A. Define Bank and what are the main functions of Bank?	08
	B. Explain the different types of plastic cards	07
	<b>OR</b>	
	C. Define Commercial Bank and functions of commercial bank?	08
	D. What are the role and functions of Reserve Bank of India?	07
<b>Q.3</b>	A. Explain the Digitalisation in Bank	08
	B. Explain the different types of Bank accounts	07
	<b>OR</b>	
	C. What are the Cooperative Banks? What is the role of Cooperative bank in Urban and rural areas?	08
	D. What are Regional Rural Banks? Explain the objectives and functions.	07
<b>Q.4</b>	A. Explain the principles of Insurance	08
	B. What are the various Social security insurance Scheme	07
	<b>OR</b>	
	C. What is risk and what are the different types of risk in the business?	08
	D. What is Risk Management And Explain the risk management process?	07
<b>Q.5</b>	A. Describes Non-banking financial companies with its features.	08
	B. Explain the Role and Functions of IRDA	07
	<b>OR</b>	
<b>Short Note ( any 3 )</b>		
	a. Actuary	15
	b. Rider	
	c. Reinsurance Double insurance	
	d. Ombudsman	
	e. Saving account /current account	

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