

Duration: 2 ½ Hrs.

11/3/20

Marks: 75



- a) All questions are compulsory and subjected to internal choice.
b) Each question carry 15 marks.

Q1. A) Fill in blanks: (Any 8) (08 Marks)

- Cooperative banks in India are either urban based or _____ based.
- People are encouraged to keep their money in banks because it is _____ and secure way to store money.
- The risk is the _____ of a financial loss.
- Insurance policies are used to _____ against the risk of financial losses.
- The Banking Regulation Act, 1949 has been in force for more than _____ decades.
- The deposits placed with various banks are insured by the _____.
- As of Oct. 2018 IRDA, has recognized _____ life insurance companies.
- The concept of Health Insurance was proposed in the year 1694 by _____.
- MFIs must _____ all terms and conditions to the client for all services offered.
- Financial inclusion means making the financial services accessible to everyone at _____ costs.

Q1. B) Match the following columns: (Any 7) (07 Marks)

	Column A		Column B
1	Term Plan	a	Health Insurance company
2	ULIP	b	CSR Initiative
3	Max Bupa Health Insurance Co. Ltd.	c	Pure risk cover
4	SHGs	d	Insurance +Investment
5	Endowment Plan	e	Long Term Contract
6	Money Back	f	Private sector general insurance company
7	Life Insurance	g	Insurance + Savings
8	Bajaj Allianz General Insurance Co. Ltd.	h	Periodic returns with insurance cover
9	PMJDY	i	2016
10	The Stand Up India Scheme	j	2014

Q2. A) What are the secondary functions of a commercial bank? (08 Marks)

Q2. B) What are the advantages of insurance? (07 Marks)

OR

Q2. C) Distinguish between central bank and commercial bank. (15 Marks)

Q3. A) What are the advantages and disadvantages of insurance contract? (08 Marks)

Q3. B) Distinguish between life insurance and general insurance. (07 Marks)

OR

Q3. C) Explain briefly types of life insurance. (15 Marks)

Q4. A) What are the benefits of Stand Up India Scheme? (08 Marks)

Q4. B) What rare the advantages of microfinance ? (07 Marks)

OR

Q4. C) What are the features of Pradhan Mantri Jan Dhan Yojana (PMJDY) ? (15 Marks)

Q5. A) Explain briefly types of banks.

(15 Marks)

OR

Q5. B) Write short notes: (Any 3)

(15 Marks)

- i) Importance of banks
- ii) Distinguish between commercial banks and cooperative banks
- iii) Functions of RBI
- iv) Need for financial inclusion
- v) Pradhan Mantri Mudra Yojana
