

C.Y. B.B.I. Sem - I - Reg/ATKT - NOV'22
 Sub: Environment and Management of Fin. Ser.

10.11.22

[Time: 2½ hours.]

[Marks: 75]



Please check whether you have got the right question paper.

N.B: All questions are compulsory subject to internal choice.

Q1.a) Fill in the Blanks:- (Any 8 out of 10) 8 Marks

- i. _____ is a regulatory financial institution for stock exchange. (RBI, SEBI, IRDA)
- ii. The following is not the method to measure the interest rate risk _____. (Gap Analysis, Duration Analysis, Market risk)
- iii. IMF stands for _____. (Indian Monetary Fund, Insurance Marketing Firm, International Monetary Fund)
- iv. Insurance is a _____ form of distributing a certain risk over a group of persons who are exposed to it. (Mutual, Social, Cooperative)
- v. _____ Insurance forms the lifeline of several commerce and trade activities. (Medical, General, Marine)
- vi. Liquidity Risk is a type of _____. (Market Risk, Credit Risk, Legal Risk)
- vii. Insurance is a protection against _____ loss arising on the happening of an unexpected events. (Financial, Political, Economical)
- viii. The SLR cannot be less than _____ % of the demand and time liabilities of a bank. (20%, 25%, 30%)
- ix. _____ provides long term finance to industries (NABARD, IDBI, EXIM Bank)
- x. Banking Regulation Act was passed in _____. (1947, 1949, 1953)

Q1b) Match the Column:- (Any 7 out of 10) 7 Marks

A	B
ICICI	Monetary Policy Function
Recurring a/c	Insurance through Bank
National Insurance Company	Liability of the bank
Bancassurance	Deposit of Fixed amount at regular interval
Pillar III	1991
Corporate Banking	Kolkata
LIC	1955
Time Deposit	Market Discipline
ALM Guidelines by RBI	Public Company
Reserve Bank of India	SME Finance

Q.2 a) Define Financial Service. Explain Fund Based Financial services.
b) What is Insurance and explain its objectives.

OR

Q.2 c) What are Commercial Banks? Explain functions of commercial Banks.
d) What is a bank? What is need for Banks?

Q.3 a) Explain Non- Fund Based activities and services of the banks.
b) Explain the role of RBI.

OR

Q.3 c) What are the fundamental principles of insurance?
d) Explain the role of insurance?

Q.4 a) Explain any Two sections of Banking Regulation Act, 1949.
b) Explain all the three pillars of Basel II Accord.

OR

Q.4 c) Write down the recommendations of Narasimham committee.
d) Briefly explain the organization structure and management system of insurance companies.

Q.5 a) Explain the development functions of RBI?
b) What are the powers and functions of IRDA?

OR

Q.5) Write Short Notes on :- (Any three)

- i) ALM
- ii) Risk in Banking organization
- iii) Bancassurance
- iv) NPA
- v) Credit Card

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(7)
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