

- Note: 1) All questions are compulsory with internal option.
2) Figures to the right indicate full marks.

Q1a.) Match the Column:- (Any 8 out of 10)

8 Marks

| Sr. No | A | B |
|--------|-------------------------|---|
| I | Fund transfer | Foreign Bank |
| II | Recurring Deposits | Flexi Deposits |
| III | T-Pin | Risk management tool |
| IV | Standard Chartered Bank | Not to allow profit |
| V | Hybrid Deposits | IRDA |
| VI | Risk Financing | Minimum paid-up capital life- insurance |
| VII | Indemnity | 1938 |
| VIII | 1999 | NEFT |
| IX | Rs.100 Cr. | Cumulative deposits |
| IX | Insurance Act | Tele Banking |

Q1b.) State the following statements True or False:- (Any 7 out of 10)

7 Marks

- Obtaining credit card is easier than obtaining debit card.
- ICICI was incorporated in the year 1955.
- Micro finance is financial service of large quantity provide by financial institutions to the poor.
- Shifting of risk is one of the methods for handling risk.
- The principle of subrogation is applicable to life insurance.
- Life insurance is a contract of indemnity.
- Marine losses are classified into total loss and partial loss.
- RBI is also playing a role to regulate insurance sector.
- Personal accident insurance will be categorized under life insurance.
- A firm with debt financing has no financial risk.

Q2a.) What is a Bank? What is the need for Bank?

8 Marks

Q2b.) What are the scopes for banking?

7 Marks

OR

Q2c.) Distinguish between public and private sector banks.

8 Marks

Q2.d) Explain the functions of commercial banks.

7 Marks

Q3a.) Explain the types of bank accounts.

8 Marks

Q3b.) Differentiate saving account and current account.

7 Marks

OR

Q3c.) Explain the role and functions of RBI over banking companies. 8 Marks

Q3d.) What is licensing of banking companies? What are provisions in the act for obtaining a license to start a bank? 7 Marks

Q4a.) What is risk? What are different types of risk in business? 8 Marks

Q4b.) Differentiate risk and uncertainty with examples. 7 Marks

OR

Q4c.) What are the classifications of Life Insurance Policy? 8 Marks

Q4d.) What are the basic principles of insurance? 7 Marks

Q5a.) What is IRDA? What are the objectives of IRDA? 8 Marks

Q5b.) Explain the claim and settlement procedure in insurance business? 7 Marks

OR

Q5.) Write Short Notes on: - (Any 3) 15 Marks

- a. Marine Insurance
- b. Risk management
- c. Financial Literacy
- d. Loan Syndication
- e. EXIM bank
