



**SHRI. S. H. KELKAR COLLEGE OF ARTS, COMMERCE & SCIENCE DEVGAD.**

**SEMESTER : I**

**EXAM - NOV. 2023-24.**

**CLASS : FYBBI**

**SUBJECT : - Environment & Management Of Financial Services**

**MARKS : 75**

**DATE : 03/11/2023**

**TIME : 08.00am To 10.30am**

**Q.1) A) Write the following alternatives. (Any 8)**

**(8)**

- 1) A bill market is a market for ----- bills.  
A) Short term    B) Medium term    C) Long term
- 2) CC stands for -----.  
A) Carbon copy    B) Carbon credit    C) Cash credit
- 3) ----- type of insurance, the claim is fixed and certain.  
A) General    B) Life    C) Health
- 4) ----- is the expanded form of the term ALM.  
A) Asset Liability Maintenance    B) Asset Liability Management  
C) Asset Liability Manipulation
- 5) Doubtful assets for more than 3 years is -----%.  
A) 100%    B) 90%    C) 80%
- 6) IRDA Act -----.  
A) 1991    B) 1938    C) 1999
- 7) The first Pillar under Basel II talks about -----.  
A) Minimum capital requirement    B) Supervisory review    C) Market discipline
- 8) ----- are business organizations that acts as mobilizers and depositors of the savings.  
A) Financial markets    B) Financial services    C) Financial institutions
- 9) The term Currency of India refers to -----.  
A) Hundred rupee note    B) Coins    C) Coins and one rupee note
- 10) ----- is also known as insurance of insurance.  
A) Double Insurance    B) Reinsurance    C) Fire Insurance

**Q.1) B) Write True or False. ( Any 7)**

**(7)**

- 1) Financial instruments can be classified into primary and money market.
- 2) RuPay is a Debit card issued by the National Payments Corporation of India.
- 3) In any insurance contract, the insurable interest is immaterial.
- 4) Insurance is viewed as one of the income tax saving device.
- 5) Scheduled Bank of India are included in scheduled 7 of RBI Act.
- 6) Commercial papers are redeemed at discount to its face value.
- 7) Primary objectives of co-operative banks is profit making.
- 8) The RBI has the monopoly right to issue all currency notes.
- 9) RBI is Apex financial institutions.
- 10) The banking regulation Act has set up a board of financial supervision.



**Q.2) Write following answers.**

A) What are the scope for banking.

(8)

B) Explain the elements of development bank.

(7)

**OR**

C) Distinguish between Public & Private sector banks.

(8)

D) What is a co-operative bank ?

(7)

**Q.3) Write following answers.**

A) What is insurance ? Explain the principles of insurance.

(8)

B) Explain the types of bank account.

(7)

**OR**

C) What is primary and secondary functions of insurance.

(8)

D) What is licensing of banking companies ?

(7)

**Q.4) Write following answers.**

A) Describe the Basel committee approach in detail.

(15)

**OR**

B) What is the department of Reserve Bank of India.

(15)

**Q.5) Write following answers.**

A) Explain the objectives and tasks of the RBI.

(8)

B) What is risk management ? Explain the risk management functions.

(7)

**OR**

**Q.5) Write short notes. ( Any 3 )**

(15)

1) Bharatiya Mahila Bank

2) Banking Regulation Act 1949

3) Non - Performing Assets

4) Co-operative Bank

5) Methods of Handling risk.