



SHRI S. H. KELKAR COLLEGE OF ARTS, COM. AND SCIENCE, DEVGAD.

SYBMS SEMISTER III EXAMINATION, NOV. 2023

COURSE: Basics of Financial Services (UBMSFSIII.)

CLASS: SYBMS

DURATION: 2.5 Hours

MAX. MARKS:75 Marks

N.B.- (1) All questions are compulsory.

(2) Figures to the right indicate full marks.

Q.1) A) MULTIPLE CHOICE QUESTIONS. (Any Eight)

08 MARKS

1. Deals with short term claims with maturity of less than one year.
a) Money Market b) Primary Market c) Secondary Market d) Capital Market
2. The central banking functions in India are performed by the
a) Central Bank of India b) Reserve Bank Of India c) State Bank of India d) Punjab National Bank
3. Certificate of deposits (CDs) are short term instruments issued by.
a) Development Banks b) Commercial Banks c) Co-operative Banks d) RRB's
4. plays an equally important role in mobilizing long-term funds by providing the necessary liquidity to holdings in shares and debentures.
a) Fresh issue b) IPO c) Secondary Issue d) Secondary Market
5. The central Co-operative Bank works at the .. level.
a) Base b) First c) Co-operative d) Apex
6. is the potential loss that negative publicity regarding an institution's business practices.
a) Business b) Reputation c) Systematic d) Strategic
7. is a way to reduce your potential loss or hardship.
a) Theft Insurance b) Insurance c) Life Insurance d) Fire Insurance
8. The fee charged by the insurer on account of providing services is called.....
a) Assured b) Insurance c) Policy d) Premium
9. is a term coined by combining the two words bank and insurance.
a) Double Insurance b) Fire Insurance c) Marine Insurance d) Bancassurance
10. funds combine features of both open ended and close ended schemes.
a) Open End b) Close End c) Interval d) Sector specific

B) STATE TRUE OR FALSE- (Any Seven)

07 MARKS

1. Financial system is a set of complex and closely interlinked financial institutions, markets, financial instruments and services which facilitate the transfer of funds.
2. Commercial paper (CP) is a popular instrument for financing working capital requirements of companies.
3. Since nationalization in 1949, RBI is fully owned by Government of India.
4. Creation of credit is the natural outcome of the process of advancing loans.

5. Life insurance relates to protection of the economic values of assets.
6. NAV does not changes daily as the value of assets and liabilities changes weekly.
7. All nationalized banks and almost all the private sector banks are commercial schedule banks in India.
8. Bancassurance is a insurance for insurance companies
9. The insurance sector is acts as a mobilizer of savings and a financial intermediary and is also a promoter of investment policies.
10. The premiums of term insurance are usually the lowest among the different types of life insurance.

Q. 2) A) Explain the growth and development of Indian financial system.

08 MARKS

B) Explain the different types of Financial services.

07 MARKS

OR

C) Explain the role and functions of RBI.

08 MARKS

D) Explain the role of capital market in India.

07 MARKS

Q. 3) A) What is mean by mutual fund? Explain its advantages and disadvantages

08 MARKS

B) Explain functioning of mutual funds in India.

07 MARKS

OR

C) Explain different types of mutual funds in India.

08 Marks

D) Explain factors influencing the selection of mutual funds.

07 Marks

Q. 4) A) Explain in detail the concept of life insurance.

08 MARKS

B) What are the various principles applicable to life insurance?

07 MARKS

OR

C) What are various kinds of insurances products available in India.

08 MARKS

D) Discuss the need and importance insurance policy.

07 MARKS

Q.5) Write short notes on: (Any Three)

15 MARKS

1. RBI

2. SEBI

3. Capital Market

4. Commercial Banks

5. Fire Insurance

OR

C) Explain different types of risks faced banks.

08 MARK

D) What is mean by development banks. Explain functions of development banks.

07 MARKS

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