

- Q.20 Write a short note on payment banks in India.
- Q.21 Explain the importance of rating agency to a borrower.
- Q.22 How financial statements are analysed for a bank?

SECTION-D

Note: Long answer type questions. Attempt any two questions out of three questions. (2x8=16)

- Q.23 Discuss the impact of technology on banking in India.
- Q.24 Define financial institution. Explain various functions of financial institution.
- Q.25 Discuss the roles and responsibilities of SEBI and IRDAI in India.

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3rd Sem / Finance Account & Auditing

Subject : Banking & Financial Institutions

Time : 3 Hrs.

M.M. : 60

SECTION-A

Note: Multiple choice questions. All questions are compulsory (6x1=6)

- Q.1 Which institution serves as the central banking authority in India?
a) SEBI b) RBI
c) PFRDA d) FSDC
- Q.2 What is the main function of banks related to deposits?
a) Lending money to customers
b) Providing insurance services
c) Accepting deposits from customers
d) Offering legal advice
- Q.3 Which organization regulates and develops the pension sector in India?
a) RBI b) PFRDA
c) SEBI d) IRDAI

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Q.4 What is the primary function of credit rating agencies?

- a) Regulating banks
- b) Rating customer service
- c) Assessing the credit worthiness of borrowers
- d) Providing investment advice

Q.5 How has technology impacted banking services?

- a) Decreases efficiency
- b) Limited access to financial services
- c) Enhanced convenience and accessibility
- d) Increased paperwork

Q.6 What is the primary purpose of a saving account?

- a) To borrow money
- b) To invest in stocks
- c) To earn interest on deposited funds
- d) To purchase real estate

SECTION-B

Note: Objective/ Completion type questions. All questions are compulsory. (6x1=6)

Q.7 Commercial banks provide services exclusively to government entities. (True/False)

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Q.8 SEBI regulates and supervises the banking sector in India. (True/False)

Q.9 Return on Assets (ROA) measures a bank's profitability relative to its total assets. (True/False)

Q.10 Credit Rating Agency of India Limited(CRISIL) is responsible for issuing credit ratings to companies and governments. (True/False)

Q.11 Technology has led to decreased accessibility to banking services. (True/False)

Q.12 A recent trend in banking is the expansion of physical branches and reduction in online services. (True/False)

SECTION-C

Note: Short answer type questions. Attempt any eight questions out of ten questions. (8x4=32)

Q.13 Explain any 4 Risks that are associated with the banks.

Q.14 What is a saving account?

Q.15 Explain the secondary functions of a bank.

Q.16 Provide 4 ratios to analyse a bank's performance.

Q.17 What do you mean by a Rating agency?

Q.18 Write any 4 new trends emerging in banking sector in India.

Q.19 Explain the functions of a Central Bank.

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