

- Q.27 Briefly explain the schemes of mutual funds.
- Q.28 Write a short note on chit fund.
- Q.29 Explain the objective of Lead bank.
- Q.30 Write down the importance of merger & acquisition of banks.
- Q.31 Explain the need of merger & acquisition of banks.
- Q.32 Explain the advancing loan by banks.
- Q.33 Discuss the objective of RBI.
- Q.34 How NBFI play a role in development of economy in India.
- Q.35 Write the objective of HFC?

#### **SECTION-D**

**Note:** Long answer type questions. Attempt any two questions out of three questions. (2x10=20)

- Q.36 Define banks explain the types of bank and function of banks.
- Q.37 Explain the objective of RBI and functions of RBI.
- Q.38 Define the following terms

- a) Lead Bank
- b) HARCO Bank
- c) Mutual bank
- d) HSIIDC

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#### **3rd Sem / FAA**

#### **Subject:- Banking and Financial Institutions**

Time : 3Hrs. M.M. : 100

#### **SECTION-A**

**Note:** Multiple choice questions. All questions are compulsory (10x1=10)

- Q.1 The reserve bank of India was established on
- a) April 1, 1935
  - b) July 12, 1982
  - c) May 26, 2006
  - d) Sept. 30, 2005
- Q.2 What is CRR \_\_\_\_\_
- a) Cash Reserve Ratio
  - b) Cash Rating ratio
  - c) Review report
  - d) Current Ration Ratio
- Q.3 Original headquarters of RBI were located at \_\_\_\_\_
- a) Madaras
  - b) Bombay
  - c) New Delhi
  - d) Calcutta
- Q.4 Who signs on the Rs. 1 note \_\_\_\_\_
- a) RBI Governor
  - b) Finance Secretary
  - c) Finance Minister
  - d) Prime Minister
- Q.5 When was head bank scheme introduced?
- a) 1968
  - b) 1969
  - c) 1974
  - d) 1967

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Q.6 Which of the following bank launched the first mutual fund in India?

- a) State bank of India
- b) Canara Bank
- c) Indian Bank
- d) Bank of India

Q.7 The word Assurance is used for

- a) Life Insurance
- b) Fire Insurance
- c) Medical Insurance
- d) Travel Insurance

Q.8 LIC stands for

- a) Life insurance company
- b) Life limited company
- c) Life investment company
- d) Life India company

Q.9 Which one of the following is not the service provided under NBFCs?

- a) Leasing services
- b) Implementing modernization
- c) Asset management services
- d) None of these

Q.10 NBFIs stands for

- a) Non banking financial institutions
- b) Non banking finance institutions
- c) Non banking finance companies
- d) None of the above

## SECTION-B

**Note:** Objective type questions. All questions are compulsory. (10x1=10)

Q.11 Define saving account

Q.12 What is loan grading

Q.13 Define current account

Q.14 Define LIC

Q.15 Define RBI

Q.16 Define payroll card

Q.17 Define Bank

Q.18 Expand the term HARCO

Q.19 Define mutual fund

Q.20 Define HSIIDC

## SECTION-C

**Note:** Short answer type questions. Attempt any twelve questions out of fifteen questions. (12x5=60)

Q.21 What are the types of account in a bank?

Q.22 What are the necessary documents required to open an account in a bank?

Q.23 Write the function of LIC.

Q.24 Explain the scheduled banks.

Q.25 Explain the advantages of mutual funds.

Q.26 Discuss the objective of LIC.