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Roll No.

3rd Sem.

Branch : Finance, Accounts & Auditing

Sub.: Banking & Financial Institutions

Time : 3 Hrs.

M.M. : 60

SECTION-A

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

- Q.1 What is the primary function of banks?
- a) Selling products
 - b) Providing financial services
 - c) Manufacturing goods
 - d) Offering legal advice
- Q.2 What is the primary role of SEBI?
- a) Regulating stock markets
 - b) Managing pension funds
 - c) Supervising insurance companies
 - d) Regulating foreign exchange markets
- Q.3 Which institution issues currency notes in India?
- a) SEBI
 - b) RBI
 - c) PFRDA
 - d) IRDAI
- Q.4 Which type of bank primarily serves individual customers and small businesses?
- a) Central bank
 - b) Commercial bank
 - c) Investment bank
 - d) Cooperative bank

Q.5 Which institution regulates and supervises banks in India?

- a) RBI c) PFRDA
- b) SEBI d) IRDAI

Q.6 Which of the following is a recent trend in banking characterized by the use of mobile devices for financial transactions?

- a) Branch expansion c) Manual record keeping
- b) Digital banking d) Paper based transactions

SECTION-B

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

Q.7 Banks primarily serve as financial intermediaries between savers and borrowers. (True/False)

Q.8 The Reserve Bank of India (RBI) is a regulatory body responsible for regulating the insurance sector. (True/False)

Q.9 A recent trend in banking is the decline in the use of online and mobile banking services. (True/False)

Q.10 Net Interest Margin (NIM) measures a bank's ability to meet short term liabilities with short term assets. (True/False)

Q.11 PFRDA regulates and develops the insurance sector in India. (True/False)

Q.12 Credit risk refers to the risk of loss due to changes in market conditions. (True/False)

SECTION-C

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

Q.13 Write any 4 new trends emerging in financial institutions in recent years.

Q.14 Write a short note on banking regulations in India.

Q.15 Explain the primary functions of a bank.

Q.16 Explain how to evaluate the performance of bank using various ratios.

Q.17 Give the meaning of Recurring deposit.

Q.18 How solvency ratio and profitability ratio have an impact on a bank's performance?

Q.19 Explain the importance of rating agency to a lender.

Q.20 What do you mean by E-Banking.

Q.21 Explain how different risks are managed by a bank with example.

Q.22 Explain the role of SEBI.

SECTION-D

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

Q.23 Discuss how banking has changed in a globalised world.

Q.24 Discuss the various types of banks in detail.

Q.25 Discuss the roles and responsibilities of RBI in India.