

- Q.14 What is a saving account?
- Q.15 What is the role played by PFRDA?
- Q.16 Provide any 2 responsibilities of a regulatory body.
- Q.17 What is the objective of doing ratio analysis?
- Q.18 Give 2 factors to keep in mind while evaluating the performance of financial institutions.
- Q.19 What are the types of risks associated with banks?
- Q.20 Give 3 types of risks faced by financial institutions.
- Q.21 What is the impact of technology on banks?
- Q.22 How banking has changed in a globalised world?

SECTION-D

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

- Q.23 Define rating agencies. How do they help in managing risks in banking?
- Q.24 Discuss in detail the concept of banking in a globalised world
- Q.25 Give the meaning of Financial Institutions. What are the functions of a financial institution?

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Sub.: Banking & Financial Institutions

Time : 3Hrs. M.M. : 60

SECTION-A

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

- Q.1 Which regulatory body is responsible for overseeing and regulating banking in India?
 a) SEBI b) RBI
 c) IRDAI d) NABARD
- Q.2 Which type of bank in India is owned and operated by its customers, who are also its shareholders?
 a) Public Sector Banks b) Private Sector Banks
 c) Cooperative Banks d) Foreign Banks
- Q.3 Which organization in India is responsible for the development and regulation of the insurance sector?
 a) Reserve Bank of India (RBI)
 b) Insurance Regulatory and Development Authority of India (IRDAI)
 c) Securities and Exchange Board of India (SEBI)
 d) National Stock Exchange (NSE)

- Q.4 Which financial ratio measures a company's ability to meet its short term obligations with its short-term assets?
- Return on Equity (ROE)
 - Current Ratio
 - Debt to Equity Ratio
 - Price to Earnings (P/E) Ratio
- Q.5 What does the Debt to Equity Ratio Indicate in financial statement analysis?
- The company's liquidity position
 - The company's profitability
 - The company's leverage or risk level
 - The company's efficiency in managing inventory
- Q.6 In the context of risk management what does KYC stand for?
- Know Your Creditor
 - Know Your Customer
 - Key Yield Calculation
 - Knows Your Company

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SECTION-B

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

- Q.7 A Fixed Deposit (FD) is a type of financial instrument in which the interest rate remains fixed throughout the investment period. (True/False)
- Q.8 SEBI regulates and supervises the securities markets, including stock exchanges and mutual funds, in India (True/False)
- Q.9 PFRDA is responsible for regulating and developing the pension sector in India, including National Pension System (NPS) schemes. (True/False)
- Q.10 The highest credit rating given by rating agencies signifies the highest level of credit worthiness and the lowest risk of default. (True/False)
- Q.11 A low Loan to Deposit Ratio suggests that a bank is cautious about lending and prefers to maintain a higher level of liquidity. (True/False)
- Q.12 A higher Net Interest Margin (NIM) indicates that a bank earns more interest income relative to its interest expenses. (True/False)

SECTION-C

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

- Q.13 What is the concept of banking?

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