

### SECTION-C

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

- Q.13 Define a financial institution.
- Q.14 What is a current account?
- Q.15 Give 2 functions of RBI.
- Q.16 What is the objective of setting up SEBI?
- Q.17 What do you mean by financial statement?
- Q.18 Define the process of ratio analysis.
- Q.19 How risk management is done in banks?
- Q.20 What is the role of rating agencies?
- Q.21 Provide 4 new trends in banking.
- Q.22 What is the impact of technology on financial institutions?

### SECTION-D

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

- Q.23 What do you mean by a Bank? Explain in detail the various types of banks.
- Q.24 Which is the central bank in India? What are the roles played by it?
- Q.25 What is a financial institution? Explain in detail any two financial institutions in India.

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**3rd Sem / Finance, Accounts & 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 bank is often referred to as the “Banker to the Banks” in India?
  - a) State bank of India (SBI)
  - b) Reserve Bank of India (RBI)
  - c) Punjab National Bank (PNB)
  - d) Axis Bank
- Q.2 What is the primary focus of Payments Banks in India?
  - a) Providing loans and credit services
  - b) Offering a wide range of financial products
  - c) Facilitating digital transactions and payments
  - d) Managing investments and wealth portfolios

- Q.3 Which institution in India is responsible for regulating and supervising the securities markets in the country?
- Reserve Bank of India (RBI)
  - Securities and Exchange Board of India (SEBI)
  - National Bank for Agriculture and Rural Development (NABARD)
  - Small Industries Development Bank of India (SIDBI)
- Q.4 In financial Statement analysis, which financial statement provides information about a company's financial position at a specific point of time?
- Income Statement
  - Cash flow Statement
  - Statement of changes in Equity
  - Balance Sheet
- Q.5 Which Financial ratio assesses a company's profitability by measuring its ability to generate earnings from its assets?
- Return on Assets (ROA)
  - Debt to Equity Ratio
  - Quick Ratio
  - Dividend Yield Ratio

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- Q.6 Which risk management practice involves spreading investments across different assets to reduce the impact of a poor-performing investment on the overall portfolio?
- Diversification
  - Concentration
  - Collateralization
  - Leverage

### SECTION-B

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

- Q.7 The Reserve Bank of India (RBI) is the sole authority responsible for issuing and managing currency notes in India. (True/False)
- Q.8 Fixed Deposits typically offer higher interest rates compared to savings Accounts. (True/False)
- Q.9 IRDAI oversees and regulates the insurance sector in India, including insurance companies and intermediaries (True/False)
- Q.10 The credit ratings provided by Indian rating agencies have no impact on the interest rates at which entities can borrow funds from banks and financial institutions. (True/False)
- Q.11 SEBI, IRDAI, and PFRDA are all autonomous regulatory authorities established by the Government of India. (True/False)
- Q.12 The Non-Performing Asset (NPA) ratio reflects the proportions of a bank's loans that are not being repaid by borrowers and is a critical indicator of credit risk. (True/False)

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