

- Q.24 Explain the importance of HARCO.
- Q.25 Discuss the objectives of HFC.
- Q.26 Elaborate some objectives of LIC.
- Q.27 What are the objectives of the lead bank?
- Q.28 What are the needs of merger and acquisition of banks?
- Q.29 What is the procedure for banks merger?
- Q.30 Discuss the objectives of Banks in detail.
- Q.31 Explain the importance of mutual funds.
- Q.32 Discuss the features of Non Banking Financial Institutions.
- Q.33 Distinguish between Banks and Non -Banking Financial Institutions.
- Q.34 Elaborate the functions of Banks in India.
- Q.35 What are the objectives of RBI?

#### SECTION-D

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

- Q.36 Discuss the meaning and types of banks.
- Q.37 Explain the meaning and functions of RBI.
- Q.38 Elaborate the structure of banks in India.

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**FAA**

**Subject:- Banking and Financial Institution**

Time : 3Hrs.

M.M. : 100

#### SECTION-A

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

- Q.1 In which of the following cities is the corporate center of state bank of India
- a) Mumbai                      b) Bengaluru
- c) Hyderabad                  d) New Delhi
- Q.2 Which of the following banks is the largest commercial bank of India.
- a) ICICI
- b) Union Bank of India
- c) State Bank of India
- d) Bank of Baroda
- Q.3 The Indian financial year begins with
- a) January 1                      b) April 1
- c) July 1                          d) None of the above
- Q.4 Which one of the following is an example of Non Banking Financial Institutions?
- a) RBI                              b) SBI
- c) IOB                              d) LIC

- Q.5 Which of the following govern Non Banking Financial Institutions
- a) Central Government    b) RBI  
c) IFC                              d) SEBI
- Q.6 When did the life insurance corporation come into existence?
- a) 1 september 1956    b) 1 January 1976  
c) 5 April 1972              d) 1 August 1955
- Q.7 HFC stands for which of the following :
- a) Home Finance Company  
b) Housing Finance Company  
c) Housing Finance Corporation  
d) Hindu Fast Company
- Q.8 Bank does not give loan against
- a) Gold ornaments    b) LIC policy  
c) Lottery tickets    d) NSC
- Q.9 Bank pay interest on
- a) Deposits                      b) Loans  
c) Both A and B              d) None of above
- Q.10 Life insurance mean
- a) Insurance of human  
b) Insurance of life of human and cattle  
c) Insurance of life of machine  
d) All of the above

## SECTION-B

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

- Q.11 ATM stands for Automated Teller Machine. (True/False)
- Q.12 Banks provide loan only for home. (True/False)
- Q.13 RBI nationalized in 1949. (True/False)
- Q.14 Banking sector falls under manufacturing sector? (True/False)
- Q.15 Only Indian citizen can open a bank account in India. (True/False)
- Q.16 SBI has maximum number of branches in India. (True/False)
- Q.17 Adhaar is identity proof issued by UIDAI. (True/False)
- Q.18 TDS means Tax Deduction at Source. (True/False)
- Q.19 RBI stands for Rural Bank of India. (True/False)
- Q.20 RBI regulates the entire banking system in the country. (True/False)

## SECTION-C

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

- Q.21 Discuss the features of RBI.
- Q.22 Explain the concept of mutual funds.
- Q.23 State the working of HSIIDS.