

- Q.25 What are the objectives of establishing a mutual fund?
- Q.26 Explain any 2 types of bank.
- Q.27 Write a short note on HSIIDC.
- Q.28 Explain the functions performed by HARCO.
- Q.29 Explain the objectives of HFC?
- Q.30 Write 4 objectives of a bank.
- Q.31 Define the term acquisition.
- Q.32 When does the need for acquisition arises in an industry?
- Q.33 Provide in brief about the functioning of a lead bank.
- Q.34 What is the primary objective of LIC?
- Q.35 Explain in short about mutual fund in India?

SECTION-D

- Note:** Long answer type questions. Attempt any two questions out of three questions. (2x10=20)
- Q.36 Explain the importance of merger and acquisition in current scenario of Indian economy.
- Q.37 Explain the meaning and structure of bank in detail.
- Q.38 Explain the meaning of non banking financial institutions alongwith it's features.

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Roll No.

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 What is the primary function of a bank
- Selling goods
 - Manufacturing products
 - Providing loans and accepting deposits
 - Offering legal advice
- Q.2 Which institution regulates the monetary policy in India ?
- World Bank
 - Reserve Bank of India (RBI)
 - International Monetary Fund (IMF)
 - Securities and Exchange Board of India (SEBI)
- Q.3 HARCO stands for:
- Housing and Rural Cooperative Bank
 - Haryana State Cooperative Apex Bank
 - High-Risk Credit Organization
 - Housing and Redevelopment Corporation
- Q.4 What is the term used for the combination of two or more companies into a single company ?
- Collaboration
 - Merger
 - Expansion
 - Diversification

- Q.5 What does LIC stand for:
 a) Life Insurance Corporation of India
 b) Land Investment Corporation
 c) Legal Insurance Corporation
 d) Life Investment Company
- Q.6 What are Non-Banking Financial Institutions (NBFIs) ?
 a) Banks that don't accept deposits
 b) Financial institutions other than banks that provide banking services
 c) Banks that accept only foreign currency deposits
 d) Banks that operate without a license
- Q.7 Which of the following is a characteristic of Mutual Funds ?
 a) High risk b) Diversification
 c) Limited liquidity d) Fixed returns
- Q.8 Which of the following is a type of commercial bank?
 a) Co-operative bank b) Central bank
 c) Microfinance bank d) Investment bank
- Q.9 What is the primary function of the Reserve Bank of India (RBI) ?
 a) Issuing currency notes
 b) Constructing roads
 c) Regulating the stock market
 d) Providing healthcare services
- Q.10 What is the main reason for mergers and acquisition?
 a) To reduce competition
 b) To decrease profits
 c) To increase unemployment
 d) To decrease market share

SECTION-B

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

- Q.11 Mutual funds pool money from investors to invest in a diversified portfolio of securities. (True/False)
- Q.12 HARCO primarily serves the state of Maharashtra. (True/False)
- Q.13 Banks primarily provide loans and accept deposits. (True/False)
- Q.14 HFC stands for High-Frequency Counter. (True/False)
- Q.15 Non-Banking Financial Institutions (NBFIs) accept deposits like traditional banks. (True/False)
- Q.16 RBI stands for Rural Bank of India. (True/False)
- Q.17 LIC provides health insurance. (True/False)
- Q.18 Merger refers to the process of combining two or more companies into one. (True/False)
- Q.19 RBI is responsible for issuing currency notes in India. (True/False)
- Q.20 The primary function of HSIIDC is to promote healthcare services. (True/False)

SECTION-C

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

- Q.21 Explain the primary functions performed by a bank.
- Q.22 Explain 4 features of a Central Bank.
- Q.23 Explain why RBI is called lender of last resort?
- Q.24 Explain the structure of a non banking financial institution.