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# DIPLOMA EXAMINATION IN ENGINEERING/TECHNOLOGY/ MANAGEMENT/COMMERCIAL PRACTICE — OCTOBER, 2018

# NON-BANKING FINANCIAL OPERATIONS

[Time: 3 hours

(Maximum marks: 100)

PART — A

(Maximum marks: 10)

Marks

- I Answer all questions in one or two sentences. Each question carries 2 marks.
  - 1. State the meaning of financial market.
  - 2. List out any four development banks.
  - 3. Write the meaning of KYC.
  - 4. State the meaning of crossing.
  - 5. Recall the term secondary market.

 $(5 \times 2 = 10)$ 

PART — B

(Maximum marks: 30)

- II Answer any five of the following questions. Each question carries 6 marks.
  - 1. Differentiate capital market and money market.
  - 2. Explain the various insurance companies.
  - 3. Describe the reasons for turning loan accounts into NPA.
  - 4. Explain the different types of endorsement.
  - 5. Describe the features of financial market.
  - 6. Explain the functions of NABARD.
  - 7. Describe the nature of financial service.

 $(5 \times 6 = 30)$ 

6

#### PART — C

## (Maximum marks: 60)

(Answer one full question from each unit. Each full question carries 15 marks.)

## Unit - I III (a) Explain the nature of Indian money market. 9 (b) Explain the suggestions to improve Indian money market. 6 OR IV (a) Explain the features of capital market. 9 (b) Explain the classifications of financial market. Unit — II (a) Explain various non banking financial intermediaries. 10 (b) Describe the features of NBFCs. 5 OR (a) Explain the functions of Post Office Saving Banks. 7 (b) Explain the advantages of mutual fund. 8 UNIT - III (a) Describe the classification of assets in NPA. VII (b) Explain the NPA management. 7 OR VIII (a) Explain the special relationship between banker and customer. 8 (b) Explain the general utility services rendered by banks. 7 UNIT - IV IX (a) Explain the major financial institutions in financial systems. 9 (b) Describe the features of primary market. 6 OR X (a) Explain the functions of stock exchange. 9

(b) Explain the types of crossing.