



Time : 3 Hours

Note: Answer all questions.

PART – A (10x2=20 Marks)

1. Write short notes on the following:

- (a) Bank - customer relationship
- (b) Retail banking
- (c) Innovative Banking
- (d) Underwriting
- (e) Capital adequacy
- (f) Plastic money
- (g) Endowment life insurance
- (h) Non-forfeiture options
- (i) General Insurance
- (j) Mobile - phone - banking

PART – B (5x12=60 Marks)

2.(a) Explain the services provided by banks to customers.

OR

(b) Explain the functions of commercial banks.

3.(a) Explain the different types of loans and their features.

OR

(b) Explain the steps to be followed in the assessment of credit worthiness of a prospective borrower.

4.(a) Explain the problems and prospects of Net-Banking.

OR

(b) Explain the changing role of Banks as financing Intermediaries.

5.(a) Explain the criteria for appointment of and capital adequacy norms for broker.

OR

(b) Explain the role of IRDA in the development of Insurance business in India.

6.(a) Explain the differences between life Insurance and General insurance.

OR

(b) Explain various life insurance products.

Time : 3 Hours

Max. Marks: 80

Note: Answer all questions.

PART – A (10x2=20 Marks)

1. Write short notes on the following:
 - (a) State types of Financial services
 - (b) Fund and Non-Fund based services
 - (c) What are NPV and IRR methods?
 - (d) What is Lease or Buy decision?
 - (e) What is factoring?
 - (f) State procedure for Bill discounting
 - (g) What is VCF?
 - (h) What is Green shoe option?
 - (i) Who is portfolio manager?
 - (j) What is credit rating?

PART – B (5x12=60 Marks)

- 2.(a) Explain the significance of Financial system in Indian Business environment.

OR

- (b) Discuss the traditional and modern financial services with their relative merits and demerits.

- 3.(a) What is leasing ? State various legal aspects relating to lease finance.

OR

- (b) What is Hire purchase? Discuss the tax advantages in Hire purchase system.

- 4.(a) State the RBI norms relating to factoring.

OR

- (b) Discuss the legal implications of Bill discounting system.

- 5.(a) Discuss the relative merits and limitations in traditional financing and venture capital financing.

OR

- (b) Examine the regulatory framework of VCF.

- 6.(a) Explain the role and functions of merchant Bankers.

OR

- (b) Discuss the credit rating mechanism in India.
