

- Note:
1. All questions are compulsory with internal options.
  2. The figures to the right indicate full marks.
  3. Draw a neat diagram wherever necessary.

**Q. 1 (A) Fill in the blanks with the correct answer from the alternatives given below. (08)**  
( Attempt any 8)

- (1) Which rate is known as the rate at which RBI lends money to commercial banks?  
(a) Repo Rate (b) Reverse Repo Rate  
(c) Bank Rate (d) Cash Reserve Ratio (CRR)
- (2) The Money Market mainly deals with which type of financial instruments?  
(a) Long-term securities (b) Short-term securities  
(c) Derivatives (d) Mutual funds
- (3) Which financial institution primarily supports the SHG model in India?  
(a) IRDAI (b) RBI  
(c) NABARD (d) SEBI
- (4) \_\_\_\_\_ was the 1st stock exchange in India.  
(a) National Stock Exchange (b) Bombay Stock Exchange  
(c) Calcutta Stock Exchange (d) Allahabad Stock Exchange
- (5) Which of the following is not a derivative?  
(a) Swaps (b) Options  
(c) Futures (d) Shares
- (6) American Depository Receipts (ADRs) are traded in which market?  
(a) European Stock Exchanges (b) Indian Stock Exchanges  
(c) Asian Stock Exchanges (d) U.S. Stock Exchanges
- (7) NSE was established in \_\_\_\_\_  
(a) 1998 (b) 1992  
(c) 1995 (d) 2005
- (8) What is the main function of the IRDAI?  
(a) Regulating stock markets (b) Regulating insurance sector  
(c) Managing public debt (d) Controlling the banking system
- (9) R in BRICS stands for  
(a) Romania (b) Rajasthan  
(c) Rome (d) Russia
- (10) The following is not a financial intermediary  
(a) Commercial bank (b) Broker  
(c) Shares Holder (d) LIC

**(B) State whether the following statements are True or False. ( Attempt any 7) (07)**

- (1) ADRs are classified into Level I, II, III.
- (2) MSF stands for Marginal Standing Facility.
- (3) The government securities market is also known as the Gilt-edged market.
- (4) SEBI is the regulator of the Insurance company.
- (5) The Department of Company Affairs was 1st constituted in the year 1950.
- (6) Department of Economics started the Pradhan Mantri Jan Dhan Yojna
- (7) GIC deals in Life Insurance policies.
- (8) ADRs are traded in Europe, while GDRs are traded in the U.S.

- (9) MIBOR stands for Middle Interchangeable Offer rate.  
(10) Preference shares are issued by companies free of cost to public.

Q.2 (a) Explain the concept of microfinance. State briefly the role and importance of microfinance. (15)

**OR**

Q.2 (p) State the types of commercial banks and their functions. (15)

Q.3 (a) Who are the regulators of financial market ? Explain their role briefly. (15)

**OR**

Q.3 (p) What is NABARD? Explain briefly. (08)

(q) What are commercial papers? (07)

Q.4 (a) Explain organized money market of India. (15)

**OR**

Q.4 (p) What are financial market intermediaries? Explain briefly. (08)

(q) What is insurance? State the characteristics of insurance? Explain briefly. (07)

Q.5 (a) What are mutual funds? Explain briefly the advantages & disadvantages of mutual funds. (15)

**OR**

Q.5 (p) Write short notes on ( Attempt any 3) (15)

(1) GIC

(2) Financial instruments

(3) GDR

(4) Unorganised Money market

(5) National Stock Exchange

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