

2023-24

Time - 3 hours

Full Marks - 80

*Answer all groups as per instructions.
Figures in the right hand margin indicate marks.
Candidates are required to answer
in their own words as far as practicable.*

GROUP - A

1. Fill in the blanks. (all)

[1 × 12

- (a) _____ assists to mobilise the savings of the country to sectors that can make productive utilization of them.
- (b) IDBI was established in the year _____.
- (c) _____ Banking is a superstar for financial products under one roof.
- (d) The process of involving a group of lenders that fund various portions of a loan for a single borrower, called _____.
- (e) _____ is the present Governor of RBI.
- (f) The Imperial Bank of India was established in _____ to hold Govt. funds and manage public debts.

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- (g) NPA implemented under the recommendation of _____ committee.
- (h) A _____ is professionally managed investment fund that pools money from many investors to purchase securities.
- (i) _____ mutual fund scheme have a definite period of maturity.
- (j) _____ lease is also known as 'off-balance sheet' financing.
- (k) SEBI was established in _____.
- (l) A bear market operator is called as _____.

GROUP - B

2. Answer any eight of the following within two or three sentences each. [2 × 8]

- (a) What is Capital Market ?
- (b) Define the term e-banking ?
- (c) What is cash reserve ratio ?
- (d) Define Mutual Fund.
- (e) What is Cheque ?
- (f) What is Factoring ?

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- (g) What is Bills of Exchange ?
- (h) Define the term Jobbers.
- (i) What is Credit Rating ?
- (j) What is warrant ?

GROUP - C

3. Answer any eight of the following within 75 words each. [3 × 8]

- (a) Distinguish between Primary and Secondary Market ?
- (b) Discuss the Regulatory Functions of Reserve Bank of India .
- (c) Explain the functions of ICICI.
- (d) Explain the services of NBFCs.
- (e) What are selective methods of credit control ?
- (f) What are the elements of lease financing ?
- (g) Distinguish between hire-purchase and installment payment system.
- (h) Discuss the advantages of venture capital.
- (i) Explain the duties of a stock broker.
- (j) What is the main role of SEBI ?

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GROUP - D

4. Answer any four of the following within 500 words each. [7 × 4]
- (a) Define Financial system ? Discuss the functions and role of Financial system.
 - (b) Discuss the role of Reserve Bank of India in economic development of the country.
 - (c) Discuss the functions of Commercial Bank.
 - (d) Describe the quantitative techniques of credit control.
 - (e) What are the advantages of discounting of bills to the firm and bank ?
 - (f) What is leasing ? Explain the different types of lease.
 - (g) Discuss the methods of issue of new securities at primary market.