

correct. (CO3, K2)

- (a) One of the objectives of setting up SEBI was to protect the interests of investors.
- (b) SEBI was established under the Securities (Contract and Regulation) Act, 1956.
- (c) SEBI was formed from among the Directors of stock exchanges in India.
- (d) SEBI issued various rules and regulations to help bring monetary gains for investors.
- 1-f. The number of regional offices of the Securities and Exchange Board of India is _____.(CO3, K1) 1
- (a) 4
- (b) 1
- (c) 2
- (d) 3
- 1-g. Under KCC, the amount given for the death of a farmer is _____. (CO4, K1) 1
- (a) 25000
- (b) 50000
- (c) 60000
- (d) 100000
- 1-h. In microfinance the demand side constraints are: (CO4, K1) 1
- (a) Lack of awareness
- (b) Distance from bank branch
- (c) Unsuitable product
- (d) Communication
- 1-i. Insurance premium depends on _____. (CO5, K1) 1
- (a) Age
- (b) Medical History
- (c) Occupation
- (d) All of these
- 1-j. _____ means a premium that remains unchanged throughout the life of a policy. (CO5, K1) 1
- (a) Avg. premium
- (b) Gross premium
- (c) Total premium
- (d) Level premium

2. Attempt all parts:-

- 2.a. Discuss any two money market instruments. (CO1, K2) 2
- 2.b. Define NABARD in short. (CO2, K1) 2
- 2.c. Define Primary Market with some examples. (CO3, K2) 2
- 2.d. Briefly discuss SHGs. (CO4, K2) 2
- 2.e. Mention two advantages of life insurance. (CO5, K2) 2

SECTION-B

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3. Attempt all parts:-

3.a. Answer any <u>one</u> of the following:-	
3.a.(i) Differentiate between Financial Liberalization Theory and Forced Saving Theory.(CO1,K4)	6
3.a.(ii) Differentiate between Prior Saving Theory & Credit Creation Theory. (CO1, K4)	6
3.b. Answer any one of the following:-	
3.b.(i) Evaluate the effectiveness of E-Banking services in India in the context of challenges such as cybersecurity threats, digital illiteracy, and infrastructure limitations. (CO2, K6)	6
3.b.(ii) “Reserve Bank of India acts as a promoter of the financial system”. Justify.(CO2, K5)	6
3.c. Answer any one of the following:-	
3.c.(i) Analyze the role of mutual funds in the financial system of an economy. (CO3, K4)	6
3.c.(ii) Evaluate the effectiveness of the structure of the Indian Money Market in meeting short-term liquidity requirements of the economy. (CO3, K5)	6
3.d. Answer any one of the following:-	
3.d.(i) Explain Assets Management NBFCs in India. (CO4, K2)	6
3.d.(ii) Explain the Grameen Bank Model of Microfinance. (CO4, K2)	6
3.e. Answer any one of the following:-	
3.e.(i) Summarise the significant role of the government in regulating insurance in India.(CO5,K2)	6
3.e.(ii) Analyze the roles and responsibilities of different insurance intermediaries in the functioning of the insurance market in India. (CO5, K4)	6
<u>SECTION-C</u>	50
4. Answer any <u>one</u> of the following:-	
4-a. “Prior saving theory establishes the relationship between savings and income”. Comment (CO1, K2)	10
4-b. Discuss the characteristics and problems of the Indian Financial System. (CO1, K2)	10
5. Answer any <u>one</u> of the following:-	
5-a. State the difference between Monetary and Fiscal Policy. Describe some measures to control Monetary supply in the economy. (CO2, K4)	10
5-b. Analyze the regulatory framework governing NBFCs in India and examine how these regulations influence their functioning and operational stability. (CO2, K4)	10
6. Answer any <u>one</u> of the following:-	
6-a. Describe the importance of money market in raising funds in the short term. (CO3, K2)	10
6-b. Discuss the factors which affect the money market and capital market. (CO3, K2)	10
7. Answer any <u>one</u> of the following:-	
7-a. Evaluate the effectiveness of technical analysis and environmental analysis in financial planning. (CO4, K5)	10
7-b. Evaluate the impact of socio-economic factors on demand patterns in an economy, (CO4, K5)	10

8. Answer any one of the following:-

- 8-a. State the objectives of IRDA to control the insurance companies. (CO5, K2) 10
- 8-b. Discuss in detail the measures taken by the government and IRDA in regulating the insurance business in India. (CO5, K2) 10

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