DURATION : 2 HRS   **TOTAL MARKS : 60**

NOTE: **FIGURES TO THE RIGHT INDICATE FULL MARKS**
             USE OF CALCULATORS IS ALLOWED
             DRAW DIAGRAMS WHERE EVER NECESSARY

Q1 **A**   What is the need for Regulation of bank? State it Principles and Reasons
                for Regulation   (7)

      B   What is the role of NABARD in agricultural finance in India   (8)

                                    OR

Q1 **A**   What are the financial and other services offered by the bank   (15)

Q2 **A**   Explain Domestic A/c and Floating Rate Deposit A/c   (7)

      B   Explain the process of inspection of banks   (8)

                                    OR

Q2 **A**   Explain Business Risk and different methods of handling risk   (15)

Q3 **A**   Mr.Rao got his property worth Rs 1 lakh insured against XYZ Insurance Co   (7)
                The policy was containing average clause
                A fire destroyed stock worth Rs 50,000/-
                According to the report the stock in hand on the date of fire was worth Rs 1,25,000/-
                Calculate the compensation that MR Doshi will recover from the insurance company

Q3 **B**   How is Insurance beneficial to a common man? Explain   (8)

                                    OR

Q3 **A**   Explain the important functions of LIC   (7)

Q3 **B**   State different types of loans offered by the bank   (8)

Q4 **A**   What are RRBs and Development Bank   (15)

                                    OR

Q4 **A**   What are various banking services provided by the bank   (15)

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