

[Time: 3.00 Hrs]

[Marks: 75]

Please check whether you have got the right question paper.

Instructions :

1. Q1 (20 marks) & Q8 (15 marks) are compulsory.
2. Attempt Any Four (40 marks) out of Q2, Q3, Q4, Q5, Q6 and Q7.
3. Students have to attempt any four out of the remaining six questions and within each question; students have to attempt any one out of two sub – questions. Each sub – question would carry 10 Marks.
4. Figures to the right indicate full marks.
5. Draw neat diagrams wherever necessary.

Q.1 Read and attempt the following:

(A) Multiple choice question**10 Marks**

- i. What is the primary objective of financial regulation?
a) To promote economic growth b) To ensure financial stability c) To protect consumers
d) To generate revenue.
- ii. Which of the following is a key responsibility of financial regulators?
a) To provide loans to businesses b) To supervise and regulate financial institutions c) To conduct research on financial markets d) To audit financial statements
- iii. What is the term for the process of setting rules and standards for financial institutions?
a) Regulation b) Supervision c) Monitoring d) Auditing
- iv. What is the primary role of the Reserve Bank of India (RBI)?
a) To regulate the stock market b) To regulate the banking sector c) To regulate the insurance sector d) To regulate the pension sector
- v. What is the term for RBI's monetary policy framework?
a) Inflation targeting b) Interest rate targeting c) Credit targeting d) GDP targeting
- vi. What is the term for FEMA's regulatory framework for foreign exchange transactions?
a) Foreign Exchange Regulations Act (FERA) b) Foreign Exchange Management Act (FEMA) c) Foreign Exchange Transaction Act (FETA) d) Foreign Exchange Regulation Act (FERA)
- vii. Which regulator is responsible for regulating cooperative banks in India?
a) RBI b) SEBI c) IRDAI d) NABARD
- viii. Which regulator is responsible for regulating non-banking financial companies (NBFCs)?
a) RBI b) SEBI c) IRDAI d) NABARD
- ix. Which regulator is responsible for regulating mutual funds in India?
a) RBI b) SEBI c) IRDAI d) NABARD

- x. Which of the following is a function of FEMA's regulatory framework?
- a) To regulate foreign exchange transactions between individuals and businesses in India and abroad. b) To regulate foreign investment in India. c) To regulate foreign trade. d) All of the above.

(B) State whether True or false.**10 Marks**

- i. RBI is responsible for regulating non-banking financial companies (NBFCs).
- ii. SEBI regulates all types of commodity exchanges.
- iii. IRDA regulates only life insurance companies.
- iv. FEMA regulates foreign exchange transactions with neighbouring countries.
- v. Prevention of Money Laundry Act is enforced by RBI.
- vi. RBI has the power to issue currency notes.
- vii. SEBI is the regulatory body for securities market in India.
- viii. SEBI is responsible for regulating stock exchanges in India.
- ix. SEBI has the power to issue guidelines for companies listed on stock exchanges.
- x. IRDA is the regulatory body for insurance sector in India.

Q.2 Attempt any Two of the following:**10 Marks**

- i. Explain the significant of Indian Financial System.
- ii. Write a note on SEBI?
- iii. What was the reason behind Global Financial crises.

Q.3 Attempt any Two of the following:**10 Marks**

- i. Explain RBI act as an Supervisory function.
- ii. What are the Promotional and development functions of RBI?
- iii. What are the Quantitative credit control measures taken by RBI?

Q.4 Attempt any Two of the following:**10 Marks**

- i. Write a note on Competition Act, 2002?
- ii. Explain Salient features of the IRDA Act, 1999.
- iii. Discuss protection of policy holder interests?

Q.5 Attempt any Two of the following:**10 Marks**

- i. Explain the objective of PMLA
- ii. Explain in detail Money Laundering.
- iii. What are the role of Financial Action Task force in preventing PMLA?

Q.6 Attempt any Two of the following:**10 Marks**

- i. What are Realization & repatriation of foreign exchange in India?
- ii. What are the regulatory Framework to raise fund by issuing External Commercial Borrowings?
- iii. Explain the role of Foreign Direct Investment in shaping India economy?

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Q.7 Attempt any Two of the following:

10 Marks

- i. What are the different advantages of Credit Rating Agencies?
- ii. What are the different disadvantages of Credit Rating Agencies?
- iii. What are the regulatory Framework of Credit Rating Agencies in India?

Q.8 Write short notes on Any three from the following:

15Marks

- i. SPEZ
- ii. FEMA
- iii. Foreign Exchange
- iv. PMLA
- v. Monetary Policy
