

Total No. of Questions : 4]

SEAT No. :

PB-1426

[Total No. of Pages : 2

[6225]-408

S.Y. B.B.A.

D405 : Banking and Insurance Management
(2019 Pattern) (Semester - IV) (CBCS)

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) A) Multiple choice questions. [5]

- a) _____ provides financial services to individual consumers rather than large institutions
 - i) Retail banking
 - ii) Wholesale banking
 - iii) Basic banking
 - iv) National banking
- b) _____ has great significance in the banking industry
 - i) Loans
 - ii) Borrowings
 - iii) Profits
 - iv) Customer service
- c) Wealth management is a branch of financial services dealing with the _____ needs of rich clients.
 - i) Service
 - ii) investment
 - iii) income
 - iv) expense
- d) The objective of _____ is to maintain the smooth and effective operation of the stock market.
 - i) RBI
 - ii) EPS
 - iii) SEBI
 - iv) SBI
- e) RBI is the lender of last resort for _____
 - i) Central Government
 - ii) State Government
 - iii) Stock Market
 - iv) Commercial Banks

P.T.O.

B) Match the pairs :

[5]

A

B

- | | |
|---------------------|--|
| a) KYC | i) payment card |
| b) top-up loan | ii) e-banking |
| c) NABARD | iii) extra loan |
| d) Debit card | iv) Know your Customer |
| e) Internet Banking | v) providing credit for the development of agriculture |

Q2) Long answer questions (Attempt Any 1 out of 2) :

[10]

- a) Explain the importance of Customer Relationship Management in Indian Banking and Insurance sector.
- b) What is E-banking? Explain Electronic Payment System and its types in detail.

Q3) Long answer questions (Attempt Any 1 out of 2) :

[10]

- a) Explain the online procedure of opening a Savings and Current Bank account.
- b) What are the different types of complaints included in Ombudsman Scheme?

Q4) Short notes (Attempt Any 4 out of 6) :

[20]

- a) Types of Insurance
- b) Aadhar Linking
- c) NRI Remittance
- d) Unit based plans
- e) Digital Signature
- f) Pension and Group Schemes

