

Total No. of Questions : 4]

SEAT No. :

**P5968**

[Total No. of Pages : 2

**[6143]-408**

**S.Y. B.B.A.**

**D 405 : 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]

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

**Q3)** Long Answer questions (Attempt any 1 out of 2). [10]

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

**Q4)** Short notes (Attempt any 4 out of 6). [20]

- Types of Insurance
- Aadhar Linking
- NRI Remittance
- Unit based plans
- Digital Signature
- Pension and Group Schemes

