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SEAT No. :

PC-1119

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Second Year B.B.A.

405 (D): BANKING AND INSURANCE MANAGEMENT

ADMINISTRATION

(CBCS) (2019 Pattern) (Semester - IV)

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. (Attempt Any FIVE) [5]

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

P.T.O.

(B) Match the Pairs [5]

- |   |                  |    |   |
|---|------------------|----|---|
| 1 | KYC              | a) | payment card  |
| 2 | top-up loan      | b) | e-banking   |
| 3 | NABARD           | c) | extra loan  |
| 4 | Debit card       | d) | Know your Customer                                  |
| 5 | Internet Banking | e) | providing credit for the development of agriculture |

**Q2)** Long Answer questions (Attempt any 1 out of 2) [10]

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

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

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

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

- 1) Types of Insurance
- 2) Aadhar Linking
- 3) NRI Remittance
- 4) Unit based plans
- 5) Digital Signature
- 6) Pension and Group Schemes

