



**BBD-1627**

Seat No. \_\_\_\_\_

**B. B. A. (Sem. IV) Examination**

**April / May – 2014**

**Banking & Insurance**

**(Elective)**

Time : 3 Hours]

[Total Marks : 70

1 What is the role of RBI in Indian banking? 11  
What are the main functions performed by RBI?  
Explain in detail.

2 Attempt any two questions from the following : 12  
(1) Write a short note on ‘ Virtual Banking’.  
(2) What is ‘ Take -out Finance’ ? Discuss it.  
(3) Explain the Disadvantages of Branch banking  
and Unit Banking.

3 (a) Explain the Terms SLR, CRR, RTGC, EFT, 6  
ECS.  
(b) Distinguish between credit cards and Debit 6  
cards .

**OR**

3 (a) What are the benefits of Internet Banking 6  
for customer as well as Bank? Explain it.  
(b) Discuss about ‘ Universal Banking.’ 6

4 Which type of Life Insurance products (plans) are 11  
offered by different Insurance Companies? Discuss  
it in relation with classification of Insurance  
Policies.

- 5 (a) Briefly explains the types of Insurance. 6  
(b) Discuss the salient features of Life Insurance. 6

**OR**

- 5 (a) What is Rider? Discuss Most Commonly used Riders in Life Insurance Policies. 6  
(b) Is Insurance a Contract? Discuss the essentials of a valid contract. 6
- 6 Attempt any two questions from the following : 12
- (1) Which Documents are required for Maturity Claim and Death Claim?
  - (2) Explain the structure of General Insurance Industry after Liberalization.
  - (3) Advantages and Disadvantages of Bank assurance.

