

MID-WESTERN UNIVERSITY
FACULTY OF MANAGEMENT
FINAL EXAMINATION: 2075
BACHELOR OF BUSINESS STUDIES (BBS)
SEMESTER - VIII

Subject: Banking and Insurance
Full Marks: 100

Course Code: FIN 486
Time: 3:00 Hours

You are required to answer in your own words as far as applicable. Figures in the margins indicate full marks.

SECTION A: VERY SHORT ANSWER QUESTIONS (10 X 2 = 20 MARKS)

Answer **ALL** questions.

- Q1. Define 'Debit card' in short.
- Q2. Give the meaning of pure risk in short.
- Q3. What is investment management?
- Q4. State the meaning of 'KYC norms.'
- Q5. What does principle 'insurable interest' means?
- Q6. Mention the meaning of 'Electronic fund transfer system.'
- Q7. List out the risk management process.
- Q8. Give the short meaning of 'BASEL NORMS.'
- Q9. Point out the principle of CRM.
- Q10. Define the meaning of fire insurance.

SECTION B: SHORT ANSWER QUESTIONS (6 X 8 = 48 MARKS)

Answer any **SIX** questions.

- Q11. What is micro financing? Discuss the principles of lending. (2+6)
- Q12. Define customer relationship management. Explain the strategies of CRM. (2+6)
- Q13. Give the meaning of retail banking. Describe the different retail products offered by bank. (2+6)
- Q14. What is life insurance? Explain the principle of life insurance. (2+6)
- Q15. State the meaning of claim management. Describe the claim management settlement. (2+6)
- Q16. Briefly explain the various credit facilities offered by bank. (8)
- Q17. What is risk management? Explain the risk management techniques. (2+6)
- Q18. Explain the banking scenario in Nepal. Discuss about the role of bank. (8)

SECTION C: LONG ANSWER QUESTIONS (2 X 16 = 32 MARKS)

Answer any **TWO** questions.

- Q19. Define bank. Describe the types of bank. And also discuss about the regulatory provisions of center bank. (4+7+5)
- Q20. What is insurance? Explain the types of insurance. And also describe the role of beema samiti. (4+6+6)
- Q21. Give the meaning of liquidity management. How the bank should manage the liquidity crisis and why. (4+6+6)

