

MID-WESTERN UNIVERSITY  
EXAMINATIONS MANAGEMENT OFFICE  
FINAL EXAMINATION: 2076  
BACHELOR OF BUSINESS STUDIES (BBS)  
SEMESTER - VIII

Subject: Banking and Insurance  
Full Marks: 100

Course Code: FIN 386  
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** the questions.

- Q1. Write about the meaning of Bancassurance.
- Q2. List out any two differences between credit card and debit card.
- Q3. What is loan management?
- Q4. Mention any two advantages of insurance.
- Q5. State the meaning of BASEL-II.
- Q6. What do you mean by reinsurance?
- Q7. Mention any four types of banks.
- Q8. What is a BASEL norm?
- Q9. Define cattle insurance in short.
- Q10. Give the meaning of merger with examples.

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

Answer any **SIX** questions.

- Q11. What is bank? Explain the various credit facilities provided by the bank. 2+6
- Q12. Give the meaning of micro finance? Explain the principles of lending. 2+6
- Q13. Explain the main features of bank. 8
- Q14. What is retail banking? Explain the retail products offered by the bank. 2+6
- Q15. Discuss the various types of insurance. 8
- Q16. What is central bank? Explain the main functions of the central bank. 2+6
- Q17. "Insurance is only for safety." Justify this statement with your opinion. 8
- Q18. State the meaning of insurance. Describe the roles of Beema Samiti. 2+6

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

Answer any **TWO** questions.

- Q19. What do you mean by bank regulation? What are the key functions of a bank regulation? Discuss. 5+8
- Q20. Define risk management. Explain the process and techniques of risk management. 3+5+5
- Q21. What is Customer Relationship Management? Describe the principles and strategies of customer relationship management (CRM). 3+5+5