

**APRIL 2012**  
**BANKING & INSURANCE - IV**  
**CONTEMPORARY BANKING AND INSURANCE**  
**Time: 3 Hrs**

**Max. Marks: 105**

**SECTION - A**

**20 x 3 » 60**

**Answer all the questions:**

What is social banking? Explain the aims and objectives of social banking.

**OR**

Explain the institutions funding and promoting SHGs. ;

"All public sector banks are to be privatized for competitions advantage" - critically evaluate. ;

**OR**

Discuss the role of various insurance intermediaries from the, consumers and marketer's perspective. ■

3. a) Discuss the social responsibility of LIC. \

b) Write a note on Information technology and LIC.

**OR**

Explain in detail the emerging trends in communication networks for Banking and Insurance.

**SECTION-B**

**8x5 = 40**

**Answer any five questions.**

What is corporate governance? Discuss the features of corporate governance in social banking.

Discuss Micro Finance.

Explain the Catastrophe Risk Assessment in Insurance.

Explain the features and functions of SHG.

Write notes on:

a) RBI's VSAT network

b) Mergers and Acquisitions

What is Bancassurance? Explain its features.

**SECTION-C**

**1x5 = 5**

**Answer all the questions.**

10. i) Who is a corporate broker?

ii) What is BASIL Commission?

iii) What is catastrophe?

iv) Expand NABARD.

v) What are insurance products?

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**BUSINESS MANAGEMENT  
BANKING & INSURANCE – III  
Banking Law & International Banking**

**Time: 3 Hrs**

**Max. Marks: 120**

**SECTION – A**

**Answer any Three questions.**

**3 x 20 = 60**

1. Explain the special relationship between banker and customer.
2. Explain the merits and demerits of fixed and flexible exchange rate.
3. Explain the statutory obligation of a banker to honour his customer's cheques.
4. Define exchange control? Explain the objectives and methods of exchange control.

**SECTION – B**

**Answer any Five questions.**

**5 x 10 = 50**

5. Explain the determinants of exchange rate.
6. Write a note on spot and forward exchange rate.
7. Explain the provisions of FEMA.
8. Discuss the protection given to the collecting banker.
9. Explain the various types of damages payable by a banker to his customer for the wrongful dishonour of cheque.
10. Explain the various rights of a banker.

**SECTION – C**

**11. Answer all the questions:**

**10 x 1 = 10**

- a) Define a foreign exchange market.
- b) Define banker.
- c) Distinguish between debit card and credit card.
- d) What is internet banking?
- e) Define call money market.
- f) What is meant by 'Right of Lieu'?
- g) What is Garnishee Order?
- h) What is meant by SLR?
- i) What do you mean by payment in due concern?
- j) What is in rule of Clayton's case?

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**BUSINESS MANAGEMENT  
BANKING & INSURANCE – IV  
Contemporary Banking and Insurance**

**Time: 3 Hrs**

**Max. Marks: 120**

**SECTION – A**

**Answer any Three questions.**

**3 x 20 = 60**

1. Explain the Role of specialized Micro – finance institutions in extending Micro – credit.
2. “Multi – channel distribution strategy is the best success strategy for an insurance company in today’s competitive market” in light of this statement comment on insurance intermediaries.
3. Describe the major banking sector reforms in recent years.
4. Explain the role of Information Technology application in functional areas of insurance and Banking.

**SECTION – B**

**Answer any Five questions.**

**5 x 10 = 50**

5. What is Bancassurance? State the advantages of bancassurance.
6. Explain the social responsibility of LIC.
7. Briefly explain the role of SHG in promotion of self employment.
8. What is Micro Insurance? State its features.
9. What are the objectives of Social Banking?
10. Explain the functions of insurance intermediaries

**SECTION – C**

**11. Answer all the questions:**

**10 x 1 = 10**

- i) What is Corporate Governance?
- ii) Give the meaning of Universal Banking.
- iii) Who are insurance surveyors?
- iv) What is catastrophe risk?
- v) What is e – insurance?
- vi) What is meant by Moral Hazard?
- vii) Name any two Micro finance institutions.
- viii) What is blanket insurance?
- ix) Expand NABARD.
- x) What is meant by ‘Mergers’ and Acquisitions?

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**CREDIT BASED SIXTH SEMESTER B.B.M. DEGREE EXAMINATION  
APRIL 2014**

**BUSINESS MANAGEMENT  
BANKING & INSURANCE – IV  
Contemporary Banking & Insurance**

**Time: 3 Hrs**

**Max. Marks: 120**

**SECTION – A**

**Answer any THREE questions**

**3x20=60**

1. What is catastrophe risk assessment? Explain.
2. What is Universal Banking? Explain bank Mergers and Acquisitions.
3. Explain the role of SHG in Self Employment.
4. Explain the functions of insurance intermediaries.

**SECTION – B**

**Answer any FIVE questions**

**5x10=50**

5. Explain the objectives of social banking.
6. Explain the role of NABARD in the development of SHG.
7. Write a note on Privatization of Banks.
8. Write a note on corporate governance.
9. What is Bancassurance? Explain.
10. Write a note on the impact of IT on Banks.

**SECTION – C**

**11. Answer all the questions**

**10x1=10**

- a) Expand NABARD.
- b) Mention any two Social Security Schemes implemented in India through LIC.
- c) What is E-Insurance?
- d) Who is loss assessor?
- e) What is Merger?
- f) What is meant by Biological Agents?
- g) Expand BASIL.
- h) What is Micro Finance?
- i) What do you mean by contemporary insurance?
- j) Mention any two important objectives of SHG.

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**CREDIT BASED SIXTH SEMESTER B.B.M. DEGREE EXAMINATION**

**APRIL 2014**

**BUSINESS MANAGEMENT**

**BANKING & INSURANCE – III**

**Banking Law & International Banking**

**Time: 3 Hrs**

**Max. Marks: 120**

**SECTION – A**

**Answer any THREE questions**

**3x20=60**

1. Explain in detail bankers' rights and obligations towards his customers.
2. Define exchange control? Explain various methods of exchange control.
3. What are the different forms of banker's advances? Discuss the principles which govern secured advances.
4. Explain the merits and demerits of fixed and flexible exchange rates.

**SECTION – B**

**Answer any FIVE questions**

**5x10=50**

5. Discuss the structure of balance of payments.
6. Explain the precautions to be taken by a banker while honouring a cheque.
7. Distinguish between a banker's right of lien and right to set off.
8. Discuss the rule in Clayton's case.
9. Write a note on spot and forward exchange rate.
10. Explain the role of a banker in promoting foreign trade.

**SECTION – C**

**11. Answer all questions**

**10x1=10**

- a) What is internet banking?
- b) Define foreign exchange rate.
- c) Distinguish between overdraft and cash credit.
- d) Expand FEMA.
- e) What is overvaluation?
- f) Who is Banking Ombudsman?
- g) Define money market.
- h) Who is the Governor of R.B.I.?
- i) What is garnishee order?
- j) What do you mean by payment in due course?

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**CREDIT BASED SIXTH SEMESTER B.B.M. DEGREE EXAMINATION**

**APRIL 2015**

**BUSINESS MANAGEMENT**

**BANKING & INSURANCE – III**

**Paper III - Banking Law & International Banking**

**Time: 3 Hrs**

**Max. Marks: 120**

**SECTION – A**

**Answer any three questions**

**3x20=60**

1. Explain the general relationship between banker and customer.
2. Explain the objectives and methods of exchange control.
3. Explain the salient features of Banking Regulations Act of 1949.
4. Define a commercial bank. Explain the various forms of advances by which the Commercial banks can employ the funds available with the bank.

**SECTION – B**

**Answer any FOUR questions**

**5x10=50**

5. Write a note on foreign exchange market.
6. Distinguish between spot and forward exchange rate.
7. Explain the provision of FEMA.
8. State and explain the statutory protection given to the paying banker.
9. Explain the role of Commercial banks in promoting international trade.
10. Distinguish between balance of trade and balance of payments.

**SECTION – C**

**11. Answer all questions**

**10x1=10**

- a) What are active deposits?
- b) Point out two advantages of credit Card.
- c) What do you mean by payment in due course?
- d) What is cash Reserve Ratio?
- e) What is meant by pegged exchange rate?
- f) What is meant by Hypothecation?
- g) Expand SARFAESI Act.
- h) What is meant by 'Disequilibrium in balances of payments'?
- i) What are secured Advance?
- j) Give the meaning of the term "Mortgage".

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