

FYBBI - PPBI - (06)

Seat Number : - _____

Duration: 2.5 Hrs

Marks:- 75

- Note:- 1) All questions are compulsory.
2) Figures to the right indicate maximum marks.

Q1 A) Choose the correct answer from the following :- (any 8) CO-1 (U) , CO-2 (U) (8)

1. E-Banking is also known as _____.
a) Economic banking b) Electronic banking c) Internet banking d) Online banking
2. Reserve Bank of India was established in _____.
a) 1935 b) 1934 c) 1930 d) 1933
3. Bank does not give loan against _____.
a) Gold Ornaments b) LIC Policy c) Lottery ticket d) NSC
4. Overdraft facility is allowed for _____ account holders.
a) Saving b) Current c) Recurring d) Joint
5. _____ risk refers to risk affecting individual but not to a community.
a) Fundamental b) Dynamic c) Particular d) Systematic
6. The _____ mean that there is a possibility of loss or damage.
a) Peril b) Uncertainty c) Risk d) Damage
7. Cause proxima means _____.
a) Periodic cause b) Nearer Cause c) Far -off Cause d) Fair Cause
8. Cattle insurance is a type of _____ insurance .
a) General b) Marine c) Fire d) Life
9. Marine policy is also called as _____ policy.
a) Sea b) LIC c) Fire d) Valued
10. All insurance companies have to maintain certain amount of deposit with _____ Bank of India .
a) Reserve b) State c) Commercial d) Rural

Q1 B) State whether the following statements are True or False :- (any 7) (7)
CO-1(U), CO-2 (U)

1. PIN means Personal Identification Number. _____
2. ATM means Automated Teller Machine. _____
3. ICICI was incorporated in the year 1955. _____
4. An account opened by a customer to make a deposit and withdrawal of small sums of money is known as savings account. _____
5. Shifting of risk is one of the methods for handling risk. _____
6. Risk Management helps to evaluate the risk of business. _____

7. Insurance is a co - operative device. _____
8. Cattle insurance is a type of general insurance. _____
9. Personal accident insurance will be categorized under life insurance. _____
10. If the property is insured with two or more independent insurers it is called reinsurance.

- Q2.A)** Define Banking. Explain the need of banks. COI (U) (8)
 B) Explain in brief the Primary functions of banks. CO1 (R) & (U) (7)

OR

- C) Explain the functions of Commercial Banks. COI (U) (8)
 D) Distinguish between public sector Banks and private sector Banks. CO1 (U) (7)

- Q3.A)** What are the privileges enjoyed by the Current Account Holder? CO1 (U) (8)
 B) Explain the types of bank accounts. CO1 (U) (7)

OR

- C) What is the licensing of a banking company? Explain the provisions in the Act for
 Obtaining a license to start a bank? CO1 (U) (8)
 D) Explain the role and functions of the Reserve Bank of India? COI (R)& (U) (7)

- Q4.A)** What is Risk? What are the different types of Risk in business? CO1, CO2 (U) (8)
 B) Explain the methods of handling the Risk. CO1, CO2 (U), (AP) (7)

OR

- C) What is Insurance? Explain the need of Insurance. CO1, CO2 (U) (8)
 D) Explain the basic principles of Insurance. CO1, CO2 (U) (7)

- Q5.A)** Explain the claim and settlement procedure in Life Insurance Policy? (8)
 CO1, CO2 (U) & (AP)

- B) Explain the important functions of LIC. CO1, CO2 (U) (7)

OR

- C) Write Short Notes for the following: (Any Three) (15)**

1) Co-operative Banks. COI (U)

2) Debit Cards. CO1 (U)

3) Types of Insurance. CO1 (U)

4) Role of Actuaries. COI (U)

5) Regional Rural .CO1 (U)

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