Roll No…….. **Total No. of Printed Pages: 01**
Total No. of Questions: [09]

B. Tech EE (Semester – 8th)
BANKING & INSURANCE OPERATIONS
Subject Code: BBAD0- F98
Paper ID: [OE3111513]

Time: 03 Hours **Maximum Marks: 60**

Instruction for candidates:

1. Section A is compulsory. It consists of 10 parts of two marks each.
2. Section B consist of 5 questions of 5 marks each. The student has to attempt any 4 questions out of it.
3. Section C consist of 3 questions of 10 marks each. The student has to attempt any 2 questions.

Section – A **(2 marks each)**

Q1. Attempt the following:

a. What are the obligations or duties of a banker?
b. What are the different types of bank accounts that customers can open?
c. What are KYC (Know Your Customer) norms?
d. What are the different types of loans that banks offer
e. What is the difference between a pledge, a mortgage, and an assignment in the context of securing loans?
f. How does capital adequacy relate to a bank's ability to absorb losses and maintain solvency?
g. What are the different types of insurance available to consumers
h. What are the benefits of re-insurance
i. What are the essential documents involved in the insurance process
j. What is the process of discounting bills?

Section – B **(5 marks each)**

Q2. What are the advantages of using electronic funds transfer systems like NEFT and RTGS for customers and businesses?

Q3. What is the right of lien in banking, and under what circumstances can a banker exercise this right against a customer's assets?

Q4. What are the advantages and disadvantages of using an overdraft facility for managing cash flow?

Q5. What are prudential norms, and why are they important for maintaining the stability of the banking system?

Q6. What are Unit Linked Insurance Plans (ULIPs), and how do they combine investment and insurance?

Section – C **(10 marks each)**

Q7. What role does the Reserve Bank of India (RBI) play as the central bank, and how does it regulate and supervise the banking system in India?

Q8. What are Core Banking Solutions (CBS), and how do they integrate various banking services across branches?

Q9. What are the main responsibilities of IRDAI in regulating the insurance sector in India? What is the function of the Insurance Ombudsman, and how does it assist policyholders in resolving disputes with insurance companies?