

SECTION – B**(5 X 5 = 25 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.
(K3)**

11. a) Explain the guidelines of RBI in banking sector
(OR)
b) What are the limitations of credit creation?
12. a) Narrate the key features of a fixed deposit.
(OR)
b) State the principles of sound lending.
13. a) List and explain the various forms of crossing.
(OR)
b) Describe the different types of endorsements.
14. a) Summarize the various kinds of insurance.
(OR)
b) State the objectives of risk management..
15. a) Discuss the key differences between Life Insurance and General Insurance.
(OR)
b) What is reinsurance and why is it important?

SECTION –C (5 X 8 = 40 MARKS)

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.
(K4/K5)**

16. a) Explain the emerging trend in Indian banking sector.
(OR)
b) Enumerate the functions of commercial bank.
17. a) Describe the general and special relationship between a banker and a customer.
(OR)
b) Elaborate the various types of bank account.
18. a) Evaluate the need and objectives of crossing of cheque.
(OR)
b) Discuss the different methods of E-payment system in India.
19. a) Analyse the need and importance of insurance.
(OR)
b) Explain the factors affecting risk and how businesses manage these risks?
20. a) Explain the procedure for apply the claim in general insurance.
(OR)
b) Discuss the factors affecting premium calculation in Life Insurance and General Insurance policies.