

(1) Seat No.: \_\_\_\_\_

No. of Pages: 01

**SARDAR PATEL UNIVERSITY**  
**B.B.A (SEMESTER I) EXAMINATION (NC)**  
**Monday, 20<sup>th</sup> March, 2017**  
**2:00 PM to 4:00 PM**

**UM01CBBA08 – FUNDAMENTALS OF BANKING & INSURANCE**

**Total Marks: 60**

**Q-1** Define Commercial Bank. Discuss role of Banks in Economic Development. (15)

**OR**

**Q-1 [A]** Define Bank and discuss types of Banks in detail. (10)  
**[B]** Write note on: Telegraphic Transfer (05)

**Q-2 [A]** Discuss General Relationship between Banker & Customer in detail (10)  
**[B]** Write note on Bill of Exchange. (05)

**OR**

**Q-2 [A]** Discuss in detail Banker's right of Lien (10)  
**[B]** Write note on Cheque. (05)

**Q-3 [A]** Short Note on: Peril (05)  
**[B]** Define 'Insurance' and explain the need of Insurance in detail. (10)

**OR**

**Q-3 [A]** Give meaning of Risk and discuss Categories of Risk. (09)  
**[B]** Discuss limitations of Insurance. (06)

**Q-4** Define Insurance and discuss functions of Insurance in detail. (15)

**OR**

**Q-4** Write a note on following: (15)  
1. Principle of Utmost Good Faith  
2. Principle of Indemnity

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