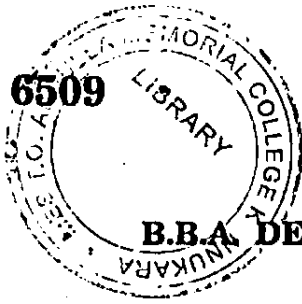


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Reg. No.....

Name.....

B.B.A. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2019

Sixth Semester

Core Course—BANKING AND INSURANCE MANAGEMENT

[2013 Admission onwards]

Time : Three Hours

Maximum Marks : 80

Part A

Answer all questions.

Each question carries 1 mark.

- | | |
|---------------------------------|---------------------------------|
| 1. What is E-banking ? | 6. What is Time Instrument ? |
| 2. What is property insurance ? | 7. What is re-insurance ? |
| 3. What is insurance ? | 8. What is Tele Banking ? |
| 4. Define Bank. | 9. Define controller of credit. |
| 5. What is Bills of exchange ? | 10. What is Central Bank ? |

(10 × 1 = 10)

Part B

Answer any eight questions.

Each question carries 2 marks.

11. What are the characteristics of insurance marketing ?
12. What are the causes of risk ?
13. What are the procedure for operating ATMs.
14. What is a credit card ?
15. What is crossing of cheques ?
16. Discuss the objectives of open market operation.
17. Write a short note on noting and protest.
18. What is bank draft ? What are its features ?
19. Write notes on 'Finance, Accounts and Audit of IRDA'.
20. Discuss about Real Time Cross Settlement.

Turn over

21. What is material alteration ? Give examples.
22. Write note on development functions of bank.

(8 × 2 = 16)

Part C

Answer any six questions.

Each question carries 4 marks.

23. Differentiate between Debit Card and Credit Cards.
24. Explain the working of NEFT system.
25. Write a short note on Virtual Banking.
26. Write a short note about the History of Insurance in India.
27. Explain briefly :
 - (a) General Insurance.
 - (b) Social Insurance.
 - (c) Marine Insurance.
 - (d) Property Insurance.
28. Differentiate between Double Insurance and Re-Insurance.
29. Explain Indigenous Bank. What are the defects of indigenous bank ?
30. What are the functions of a commercial bank ?
31. Define Internet Banking. What are the modern services provides by bank through e-Banking ?

(6 × 4 = 24)

Part D

Answer any two questions.

Each question carries 15 marks.

32. Explain the importance of insurance in developing country like India.
33. What is Life Insurance ? What are the basic principles of Life Insurance.
34. Briefly explain the elements of insurance marketing.
35. Who is paying banker ? What are the precautions to be taken by him while honouring a cheque ?

(2 × 15 = 30)