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**SAINTGITS COLLEGE OF APPLIED SCIENCES**

Second Internal Assessment Examination, February 2019

Department of BBA, Semester VI

**BANKING AND INSURANCE MANAGEMENT**

Total : **80 marks** Time:3 **Hours**

**Section A**

*Answer all questions. Each question carries 1 mark.*

1. What do you mean by insurance marketing?

2. Define banking

3. What do you mean by unit banking?

4. Explain the term endorsement

5.What do you mean by flexible account?

6. Define the term risk

7. Explain the term insurance

8. What do you mean by negotiable instrument?

9. What do you mean by social insurance?

10. What do you mean by EFT?

**(10 X 1 = 10 marks)**

**Section B**

*Answer any 8 questions. Each question carries 2 marks.*

11. Differentiate between pure and major risk

12. What is branch-banking system?

13. What is principle of liquidity?

14. What do you mean by loan policy?

15. Who is a holder?

16.Differentiate between bearer and order instrument

17.Differentiate between insured and insurer

18. Explain any two features of cheque.

19. What is open cheque?

20 Who is a collecting banker?

21. Explain the term central bank

22.Differentiate between short-term loan and long term loans

**(8 X 2 = 16 marks)**

**Section C**

*Short essay questions*

*Answer any 6 questions. Each question carries 4 marks.*

23. Explain the types of crossing

24. Explain the role of commercial banks in economic development

25. What is portfolio management? Explain the objectives of portfolio management

26. Explain the types of negotiable instrument

27. Explain the difference between assurance and insurance

28. What are the measures of credit control?

29. Differentiate between fire, marine and life insurance

30. Explain the functions of IRDA

31.Explain the types of risk

**(6 X 4= 24 marks)**

**Section D**

*Long Essay questions*

*Answer any 2 questions. Each question carries15 marks****.***

32. Explain the functions of RBI

33. Explain the benefits of insurance

34. Explain the elements of insurance marketing

35. Explain the types of risks and steps in risk management

**(2 X 15 = 30 marks)**



***Scan QR Code for Answer Scheme***