E 6509

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 ?

2. What is property insurance ?

3. What is insurance ?

4. Define Bank.

5. What is Bills of exchange ?

6. What is Time Instrument ?

7. What is re-insurance ?

8. What is Tele Banking ?

9. Define controller of credit.

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)