

E 1278

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Reg. No.....

Name.....

B.B.A. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2018

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. Define Bank.
2. What is nationalised banks ?
3. What do you mean by indemnity ?
4. What is General Insurance ?
5. What is a Negotiable Instrument ?
6. What do you mean by commission ceded ?
7. What is re-insurance ?
8. Define insurance.
9. Define insurer.
10. What is Marine Insurance.

(10 × 1 = 10)

Part B

Answer any eight questions.

Each question carries 2 marks.

11. Explain the procedure for opening a savings bank account.
12. What are the functions of commercial bank ?
13. Explain the characteristics of Insurance.
14. What are the importance of Negotiable Instruments ?
15. What is a apex central bank.
16. What is Repo rate and Reverse Repo.

Turn over

17. What do you mean by Endorsement ?
18. Explain Micro Finance.
19. What is Social Insurance ?
20. Write a short note on :
 - (a) Fixed Deposit.
 - (b) Recurring Deposit.
21. What do you mean by holders in due course.
22. Write a short note on E-Banking.

(8 × 2 = 16)

Part C

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

23. Explain 5 terms used in the insurance.
24. Explain the functions of Insurance.
25. What are the fundamental principles of General Insurance.
26. What are the features of a Bank ?
27. Explain various methods of bending of funds.
28. What are the objectives of RBI ?
29. Discuss the current scenario of Insurance Industry in India.
30. What do you mean by correspondent banking ? Explain its merits and demerits.
31. Explain the liability of a Banker.

(6 × 4 = 24)

Part D

*Answer any two questions.
Each question carries 15 marks.*

32. What is loan policy ? Explain various components of loan policy. What are the factors to be considered while formulating loan policy.
33. Explain the basic principles of Insurance.
34. What are the different types of insurance ?
35. Briefly explain the elements of insurance marketing.

(2 × 15 = 30)