

E 5995

(Pages : 2)

Reg. No.....

Name.....

B.B.A. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2017

Sixth Semester

Core Course—BANKING AND INSURANCE MANAGEMENT

(2013 Admission onwards)

Time : Three Hours

Maximum : 80 Marks

Part A (Short Answer Questions)

Answer all questions.

Each question carries 1 mark.

1. Define bank.
2. What is loan territory ?
3. Define bearer instrument.
4. Define controller of credit.
5. What is e-Banking ?
6. Explain insurer.
7. What is re-insurance ?
8. What is Central Bank ?
9. What is Bill of Exchange ?
10. What is liability insurance ?

(10 × 1 = 10)

Part B (Brief Answer Questions)

Answer any eight questions.

Each question carries 2 marks.

11. What are the characteristics of insurance marketing ?
12. What are the characteristics of Marine insurance ?
13. Write notes on "Finance, Accounts and Audit of IRDA".
14. What are the pre-requisites for success of insurance ?
15. What are the causes of risk ?
16. Explain the procedure for operating ATMs.
17. Discuss the objectives of open market operation.
18. What is bank draft ? What are its features ?

Turn over

19. Write note on development functions of bank.
20. Explain the merits of chain banking.
21. Explain portfolio management.
22. What is material alteration ? Give examples.

(8 × 2 = 16)

Part C (Short Essay Type Questions)

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

23. What do you mean by correspondent banking ? Explain its merits and demerits.
24. Discuss the difference between Fixed deposit account and Saving deposit account.
25. Differentiate between Bill of Exchange and Promissory note.
26. What are the objectives of credit control ? Discuss the bank rate policy as an instrument of credit control.
27. Define Internet Banking. What are the modern services provided by bank through e-Banking ?
28. Differentiate between Double insurance and Re-insurance.
29. Define life insurance. Explain the procedure for taking a life insurance policy.
30. Discuss the current scenario of insurance industry in India.
31. Explain Indigenous Bank. What are the defects of indigenous bank ?

(6 × 4 = 24)

Part D (Long Essays)

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

(2 × 15 = 30)