

E 1680

(Pages : 2)

Reg. No.....

Name.....

B.B.A. DEGREE (C.B.C.S.S.) EXAMINATION, MARCH 2016

Sixth Semester

Core Course—BANKING AND INSURANCE MANAGEMENT

(2013 Admissions)

Time : Three Hours

Maximum : 80 Marks

Part A (Short Answer Questions)

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

1. What is ATM ?
2. What is loan policy ?
3. Define order instrument.
4. What is Bank rate ?
5. What is micro finance ?
6. Define Risk.
7. Define Life Insurance.
8. What is industrial bank ?
9. What is Promissory Note ?
10. What is personal insurance ?

(10 × 1 = 10)

Part B (Brief Answer Questions)

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

11. Explain the purpose of Malhotra Committee.
12. What are the characteristics of fire insurance ?
13. Write note on "Removal from office of IRDA".
14. Explain the relevance of insurance to business.
15. What are the features of insurable risk ?
16. What are the advantages of e-banking ?
17. Discuss the limitations of selective credit control method.
18. Mention the parties to Bill of Exchange.

Turn over

19. What are the features of commercial bank ?
20. Explain the demerits of unit banking.
21. Explain Portfolio management.
22. Explain Endorsement.

(8 × 2 = 16)

Part C (Short Essay Type Questions)

Answer any six questions.

Each question carries 4 marks.

23. What do you mean by Group Banking ? Explain its merits and demerits.
24. Discuss the difference between Savings deposit account and Current deposit account.
25. Define Negotiable instrument. Discuss the salient features of negotiable instrument.
26. Differentiate between Central bank and Commercial bank.
27. Differentiate between Assurance and Insurance.
28. Define Internet banking. What are the modern services provided by bank through e-banking.
29. Define Marine Insurance. Explain the procedure for taking a marine insurance policy.
30. Explain various types of sales promotion activities of insurance products.
31. What are the different types of bank as per RBI Act ? Explain.

(6 × 4 = 24)

Part D (Long Essays)

Answer any two questions.

Each question carries 15 marks.

32. Define Commercial Bank. Discuss the functions of Commercial Bank.
33. Define collecting banker. What are the duties and protection of collecting banker ?
34. Discuss the impact of privatisation on insurance industry in India.
35. Define Insurance. Explain the characteristics of insurance.

(2 × 15 = 30)