

**E 6509**



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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)