

**E 6259**



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Reg. No.....

Name.....

**B.B.A. DEGREE (C.B.C.S.S.) EXAMINATION, SEPTEMBER 2024**

**Sixth Semester**

Core Course—BANKING AND INSURANCE MANAGEMENT

[Prior to 2013 Admissions]

Time : Three Hours

Maximum Weight : 25

**Section A (Objective Type Questions)**

*Answer all questions.*

*A bunch of four questions carries a weight of 1.*

- I 1 \_\_\_\_\_ is a credit facility granted by commercial banks to current account holders.
- a) Cash Credit.
  - b) Overdraft.
  - c) Discounting of bills of exchange.
  - d) Demand Loans.
- 2 A cheque which bears a date earlier than the date of issue :
- a) Antedated cheque.
  - b) Post dated cheque.
  - c) State cheque.
  - d) Marked cheque.
- 3 The document drawn by a debtor on the creditor agreeing to pay a certain sum is called :
- a) Promissory Note.
  - b) Cheque.
  - c) Right to issue.
  - d) Draft.
- 4 Current deposit is also known as \_\_\_\_\_.
- a) Savings Deposit.
  - b) Demand Deposit.
  - c) Time Deposit.
  - d) Recurring Deposit.

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- II. 5 Unit Banking is originated in :
- a) India.
  - b) Sri Lanka.
  - c) U.S.A.
  - d) U.K.
- 6 Electronic image of paper cheque is :
- a) E-cheque.
  - b) I-Cheque.
  - c) M-Cheque.
  - d) None.
- 7 SLR refers to :
- a) Statutory Liquidity Ratio.
  - b) Stability Liquidity Ratio.
  - c) Safety Liquidity Ratio.
  - d) None of these.
- 8 Reinstatement policy is related in the case of which policy :
- a) Life insurance policy.
  - b) Marine Insurance policy.
  - c) Fire Insurance policy.
  - d) Group Insurance policy.
- III. 9 Fire Insurance contract is a contract of :
- a) Guarantee.
  - b) Validity.
  - c) Indemnity.
  - d) Contribution.
- 10 The main protection in ATM Card is :
- a) Pin code number.
  - b) STD number.
  - c) Secret code number.
  - d) Telephone number.
- 11 The primary relationship between banker and customer is :
- a) Giver and Receiver.
  - b) Debtor and Creditor.
  - c) Insurer.
  - d) Insured.
- 12 The person who endorses the instrument is called :
- a) Endorser.
  - b) Drawer.
  - c) Endorsee.
  - d) Drawee.





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- IV. 13 A tool for chanelising credit for property alleviation
- a) Lead Bank Scheme.
  - b) Service Area Approach.
  - c) Micro Finance.
  - d) Nationalisation.
- 14 PMJDY stands for \_\_\_\_\_.
- a) Pradhan Mantri Jan-Dhan Yojana.
  - b) Prime Minister Jan Dhan Yojana.
  - c) Pradhan Mantri Jeevan Dhan Yojana.
  - d) None of these.
- 15 Principle of \_\_\_\_\_ refers to the sharing of loss among co- insurers.
- a) Indemnity.
  - b) Guarantee.
  - c) Contribution.
  - d) None of these.
- 16 Stepping into the shoes of the other is applicable to the principle of \_\_\_\_\_.
- a) Causa Proxima.
  - b) Guarantee.
  - c) Subrogation.
  - d) Contribution.

(4 × 1 = 4)

**Section B (Short Answer Questions)**

*Answer any five questions.  
Each question carries 1 weight.*

- 17 What is Loan policy ?
- 18 Define Risk.
- 19 What is Personal Insurance ?
- 20 What is e-banking ?
- 21 What is loan territory ?
- 22 What is mean by commission ceded ?

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23 What do you by indemnity ?

24 What is Tele Banking ?

(5 × 1 = 5)

**Section C (Short Essays/Problems)**

*Answer any **four** questions.  
Each question carries 2 weight.*

25 How does the RBI Act as a banker to the Government ? Explain.

26 What are the characteristics of fire Insurance.

27 Mention the parties to Bill of Exchange.

28 Explain Portfolio Management.

29 What is material alteration ? Give Examples.

30 Explain Micro Finance.

(4 × 2 = 8)

**Section D (Essay Questions)**

*Answer any **two** questions.  
Each question carries 4 weight.*

31 Briefly explain the elements of Insurance marketing.

32 Explain the basic principles of Insurance.

33 Explain the importance of insurance in developing country like India.

(2 × 4 = 8)

