

Q.P. Code – 56234

Second Semester B.B.M. Degree Examination, April/May 2019

(CBCS Scheme)

Management

BANKING AND INSURANCE

Time : 3 Hours]

[Max. Marks : 90

Instructions to Candidates : Answers should be written in English only.

SECTION – A

Answer any **TEN** sub-questions. Each question carries **2** marks. **(10 × 2 = 20)**

1. (a) Who is a Banker?
- (b) What do you mean by customer?
- (c) What is Electronic Funds transfer?
- (d) Give the meaning of E-Lounge.
- (e) Define Insurance.
- (f) Give the meaning of double insurance.
- (g) Give the meaning of general insurance.
- (h) Expand MICR and NEFT.
- (i) What do you mean by Micro Finance?
- (j) Mention the types of fire insurance.
- (k) Give the meaning of Micro Insurance.
- (l) What do you mean by E-Banking?

SECTION – B

Answer any **FIVE** of the following questions. Each question carries **5** marks :
(5 × 5 = 25)

2. Briefly explain the functions of Banking.
3. Write a note on Reverse Mortgage.
4. Write a note on banker's right of general lien.

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5. Briefly explain the essential features of life insurance.
6. Mention the differences between Debit card and Credit card.
7. Briefly explain elements of Insurance Contract.
8. Write a note on Money Laundering.

SECTION – C

Answer any **THREE** of the following questions. Each question carries **15** marks :
(3 × 15 = 45)

9. Explain the general relationship between Banker and Customer.
 10. Explain the functions of Central Bank.
 11. Explain the types of Life Insurance Policies.
 12. Explain the significance and need of IRDA.
 13. Explain the principles of a Insurance Contract.
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