

(6 pages)

Reg. No. : .....

**Code No. : 10664 E      Sub. Code : CMBA 54**

B.B.A. (CBCS) DEGREE EXAMINATION,  
NOVEMBER 2023.

Fifth Semester

Business Administration – Core

**BANKING AND INSURANCE**

(For those who joined in July 2021-2022)

Time : Three hours

Maximum : 75 marks

**PART A — (10 × 1 = 10 marks)**

Answer ALL questions.

Choose the correct answer:

1. In which year was the Banking Regulation Act passed?  
(a) 1955                      (b) 1949  
(c) 1959                      (d) 1969
2. The central bank of the country is  
(a) SBI                      (b) RRB  
(c) RBI                      (d) SBB

3. \_\_\_\_\_ is an electronic version of paper cheque.

(a) E-cheque                      (b) Order cheque  
(c) MICR Cheque                      (d) None of these

4. A demand draft is issued by \_\_\_\_\_.

(a) Bank                      (b) Customer  
(c) Creditor                      (d) None of these

5. \_\_\_\_\_ is an electronic version of paper cheque

(a) E-cheque                      (b) Order cheque  
(c) MICR Cheque                      (d) None of these

6. In Core banking, CORE stands for \_\_\_\_\_.

(a) Commercial Online Real time Electronic Banking  
(b) Centralized Online Real time Electronic Banking  
(c) Cashless Online Real time Electronic Banking  
(d) None of these

Page 2      **Code No. : 10664 E**



7. Insurance agreement is \_\_\_\_\_.

- (a) Written (b) Written or Oral  
(c) Oral (d) None of these

8. Life insurance is a contract of \_\_\_\_\_.

- (a) Indemnity (b) Guarantee  
(c) Contribution (d) None of these

9. The origin of Life insurance in \_\_\_\_\_.

- (a) Brazil (b) Germany  
(c) England (d) None of these

10. Claim is processed on the basis of \_\_\_\_\_.

- (a) Claim form and agents opinion  
(b) Legal opinion  
(c) Claim form, survey report etc., other documents and any evidence secured by the insurer  
(d) Survey report

Page 3 Code No. : 10664 E

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) Define Bank. Narrate the characteristics of Bank.

Or

(b) Examine the steps for opening a saving or current account.

12. (a) Illustrate the characteristics of negotiable instruments.

Or

(b) Define Electronic payment. Explain its Characteristics.

13. (a) Describe need and importance of E-Banking.

Or

(b) Differentiate between Debit Card and Credit Card.

14. (a) Describe the features of life insurance.

Or

(b) Determine the Features of subrogation.

Page 4 Code No. : 10664 E

[P.T.O.]





15. (a) State the importance of life insurance.

Or

- (b) Write the Laws relating to general insurance.

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) Discuss the structure of banking in India.

Or

- (b) Explain the functions of Commercial Bank.

17. (a) Explain the types of negotiable instruments.

Or

- (b) Differentiate between cheque and demand draft.

18. (a) Illustrate the advantages and disadvantages of ATM.

Or

- (b) Explain the important terms connected with the credit cards.

Page 5 Code No. : 10664 E

19. (a) Describe the principles of insurance.

Or

- (b) Determine the features of Marine insurance.

20. (a) Discuss the features of life insurance.

Or

- (b) Explain the Powers and Functions of IRDA.

Page 6 Code No. : 10664 E

