



WEST BENGAL STATE UNIVERSITY
BBA Honours 5th Semester Examination, 2020, held in 2021

BBAADSE01T-BBA (DSE1/2)

BANKING AND INSURANCE

Time Allotted: 2 Hours

Full Marks: 50

*The figures in the margin indicate full marks.
Candidates should answer in their own words and adhere to the word limit as practicable.
All symbols are of usual significance.*

GROUP-A

1. Answer any **five** questions from the following: 2×5 = 10
- (a) What is commercial bank?
 - (b) What are the different types of bank accounts?
 - (c) Mention any two financial services offered by bank.
 - (d) What do you mean by crossing of a cheque?
 - (e) What do you mean by endorsement?
 - (f) What do you mean by holder in due course?
 - (g) What is the full form of IRDA?
 - (h) State about two types of crossing of cheque.
 - (i) What do you mean by the term lending?
 - (j) What is secured advances?
 - (k) What do you mean by the term NPA?
 - (l) What do you mean by digital cash?
 - (m) What do you mean by NEFT?
 - (n) What do you mean by RTGS?
 - (o) What do you mean by life insurance?

GROUP-B

2. Answer any **four** questions from the following: 5×4 = 20
- (a) Clearly explain features of banks.
 - (b) Mention different types of bank customers.

- (c) Briefly state about any two types of crossing of a cheque.
- (d) What are the different types of protection given by bank to the customers?
- (e) Define the principle of utmost good faith.
- (f) Why proper management of NPA is essential?
- (g) Distinguish between secured and unsecured advances.
- (h) Distinguish between debit card and credit card.
- (i) Write short note on mobile banking.
- (j) Clearly state about different types of business risk.
- (k) Write short note on online insurance.
- (l) Briefly state about types of insurance.

GROUP-C

3. Answer any *two* questions from the following: 10×2 = 20
- (a) Clearly state about types of banks in India.
 - (b) State about the principles of sound lending system.
 - (c) Distinguish between Life insurance and General insurance. What are the services provided on an ATM?
 - (d) State about primary functions of insurance.
 - (e) Explain in brief different functions of RBI.
 - (f) State about the power and functions of IRDA.

N.B. : *Students have to complete submission of their Answer Scripts through E-mail / Whatsapp to their own respective colleges on the same day / date of examination within 1 hour after end of exam. University / College authorities will not be held responsible for wrong submission (at in proper address). Students are strongly advised not to submit multiple copies of the same answer script.*

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