



WEST BENGAL STATE UNIVERSITY
BBA Honours 5th Semester Examination, 2021-22

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) Define Commercial Bank.
 - (b) What is RTGS?
 - (c) Mention any two financial services offered by commercial banks.
 - (d) What do you mean by endorsement of a cheque?
 - (e) Define rules of crossing.
 - (f) Who is a holder in due course?
 - (g) What is secured advance?
 - (h) What is a secured loan?
 - (i) Explain mobile banking.
 - (j) What is the full form of ECS (credit/debit) in banking business?
 - (k) Define digital cash.
 - (l) What is home banking?
 - (m) What do you mean by business risk in the context of insurance?
 - (n) Mention of any two types of life insurance.
 - (o) What is indemnity in life insurance?

GROUP-B

2. Answer any **four** questions from the following: 5×4 = 20
- (a) Name the regulator of commercial bank in India and mention it's functions.
 - (b) Discuss in brief the different types of deposits of commercial banks.

- (c) Explain the need of good customer relationship in banking.
- (d) What are the statutory protections for holder in due course?
- (e) Discuss the principles of sound lending.
- (f) Discuss the advances against various securities.
- (g) Explain the concept of home banking and virtual banking.
- (h) Distinguish between debit card and credit card.
- (i) What is electronic purse?
- (j) What is concept of risk?
- (k) What is risk and return relationship?
- (l) Distinguish between Life and Non-life insurance.

GROUP-C

3. Answer any *two* questions from the following: 10×2 = 20
- (a) Discuss about the changing role of commercial banks in India. 10
 - (b) Explain the types and rules of endorsement. 10
 - (c) Describe in brief the principles of sound lending. 10
 - (d) Discuss the meaning, benefits and shortcomings of internet banking. 3+4+3
 - (e) Explain the basic principles of utmost good faith. 10
 - (f) Discuss in brief the power, functions and roles of IRDA. 10

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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