



BRAINWARE UNIVERSITY

Term End Examination 2023-2024

Programme – BBA-2022

Course Name – Banking & Insurance

Course Code - BBAS401

(Semester IV)

Full Marks : 60

Time : 2:30 Hours

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A

(Multiple Choice Type Question)

1 x 15=15

1. Choose the correct alternative from the following :

- (i) Identify which among the following is not a public sector bank.
- | | |
|-------------------|--------------------|
| a) Allahabad Bank | b) City Union Bank |
| c) UCO Bank | d) Vijaya Bank |
- (ii) Identify which is the largest commercial bank of the country.
- | | |
|------------------------|------------------------|
| a) Bank of India | b) Canara Bank |
| c) State Bank of India | d) Union Bank of India |
- (iii) Identify the year when the Insurance Regulatory and Development Authority was constituted.
- | | |
|---------|---------|
| a) 1938 | b) 1971 |
| c) 1993 | d) 1999 |
- (iv) State after expiry of how many months from the date of the cheque, a cheque becomes stale
- | | |
|-------------|-------------|
| a) 2 months | b) 3 months |
| c) 4 months | d) 6 months |
- (v) Identify the full form of CBS.
- | | |
|--------------------------|--------------------------|
| a) Core Banking Solution | b) Core Banking Software |
| c) Core Banking System | d) Core Banking Service |
- (vi) Select with whom the Primary Dealers deal in both primary and secondary markets.
- | | |
|--------------------|--------------------------|
| a) Corporate Bonds | b) Debentures |
| c) Equities | d) Government Securities |
- (vii) Select the impact if the Reserve Bank of India reduces the Bank Rate by 1%.
- | | |
|--------------------------------------|--|
| a) Less liquidity in the market | b) More liquidity in the market |
| c) No change in the market liquidity | d) Mobilisation of more deposits by commercial banks |
- (viii) Discover which of the following is referred to as the diminished real return for an investor resulting from a sudden increase in commodity prices.

- a) Cost risk
c) Market risk
- b) Demand risk
d) Systemic risk
- (ix) Trace which is Mortgage.
- a) A security created on immovable property for a deposit received by a bank
c) A facility created on movable property for a deposit received by a bank
- b) A security created on immovable property for a loan given by a bank
d) A security created on movable property for a loan given by a bank
- (x) Select which one is not related to Internet Banking.
- a) NEFT
c) Cheque
- b) RTGS
d) IMPS
- (xi) Choose which of the following is not a public sector bank in India
- a) Andhra Bank
c) IDBI Bank
- b) Federal Bank
d) Vijaya Bank
- (xii) Determine which of the following are to be followed by Commercial Banks for risk management
- a) Basel II norms
c) Basel I norms
- b) Basel III norms
d) Solvency II norms
- (xiii) Choose which among the following made the initial contribution for setting up Financial Inclusion Fund and Financial Inclusion Technology Fund
- a) Government of India, NABARD and RBI
c) SIDBI, Government of India and IDBI Bank
- b) NABARD, UTI and RBI
d) SIDBI, NABARD and UTI
- (xiv) Report which of the following is known as a Savings Bank Account opened with a commercial bank with zero balance or very minimal balance
- a) Current Account
c) Savings Bank-ordinary Account
- b) No frill account
d) Students Savings Bank Account
- (xv) Choose which of the following depicts the financial position of a bank or business enterprise at a given point of time
- a) Balance sheet
c) Income statement
- b) Cash flow statement
d) Model audit

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Define the concept of Financial System. (3)
3. Explain the concept of Money Market and its financial instruments (3)
4. Differentiate between CRR & SLR (3)
5. Write the advantages of E-Banking. (3)
6. Differentiate between Debit Card and Credit Card. (3)

OR

Differentiate between NEFT and RTGS. (3)

Group-C

(Long Answer Type Questions)

5 x 6=30

7. Estimate the relationship between risk and insurance. (5)
8. Discuss about the banking Structure in India with examples. (5)
9. Discuss the functions of Co-Operative Bank and NBFC. (5)
10. Explain the process of claim settlement. (5)
11. Illustrate various Life Insurance products or policies in detail. (5)
12. Explain the principles and products related to Life Insurance, including term insurance and pension plans. (5)

OR

Estimate the importance of *Insurance*.

(5)
