

END SEMESTER THEORY EXAMINATION JANUARY-2021

Program:	BBA (Analytics)	Year/Semester:	5th- Semester
Course/Subject:	Banking and Insurance	Duration:	03:00 Hrs
Course/Subject Code:	06170503	Maximum Marks:	60
		Batch:	2018

Instructions:-

1. Write Your Roll No. on the Question Paper.
2. Candidate should ensure that they have been provided correct question paper. Complaint(s) in this regard, if any should be made within 15 minutes of the commencement of the exam. No complaint(s) will be entertained thereafter.
3. All Questions are compulsory. Marks are indicated against each question.
4. Illustrate your answer with diagram wherever required.

SECTION-A**(Very Short Answer Type Questions)****Note: All Questions are compulsory: -****[12×1=12 Marks]**

S. No.	Question	Marks Allotted
1	What is a Money market.	1
2	Distinguish between current deposit and saving deposit.	1
3	What are the primary functions of a commercial banks.	1
4	What are the different elements of a valid life insurance contract.	1
5	What are financial instruments? What are their characteristic features.	1
6	What are the agency functions of a commercial bank.	1
7	Explain the importance of risk management	1
8	Differentiate between investment and gambling.	1
9	Explain any three important policy of fire insurance	1
10	Explain any important policy of marine insurance	1
11	Explain the principle of causa proxima.	1
12	What are the main elements of Life Insurance.	1

SECTION-B

(Short Answer Type Questions)

Note: All Questions are compulsory: -

[4×2=8 Marks]

S. No.	Question	Marks Allotted
13	Explain the difference between Fundamental and Particular risk?	2
14	What is Marine Insurance. How is it important ?	2
15	What are financial instruments. What are their characteristic features.	2
16	Discuss the monetary and non monetary functions of Reserve bank of India.	2

SECTION-C

(Descriptive Answer Type Questions)

Note: All Questions are compulsory: -

[4×4=16 Marks]

S. No.	Question	Marks Allotted
17	What do you mean by principle of indemnity? Also explain the principles of Utmost good faith?	4
18	What do you mean by Fire Insurance ? Explain various essentials of Fire Insurance contracts?	4
19	Discuss the role of Reserve Bank of India in the economic development of a country.	4
20	Discuss the major weaknesses of the Indian Financial System.	4

SECTION-D

(Long Answer Type Questions)

Note: All Questions are compulsory: -

[4×6=24 Marks]

S. No.	Question	Marks Allotted
21	Which are the important principles of insurance? Explain each of them	6
22	What do you mean by Marine insurance? Explain the different clauses of a Marine policy	6
23	Enumerate the various functions of a commercial bank.	6
24	Classify the various financial intermediaries functioning in the Indian financial system and bring out their features.	6