

BBA-SEM VI

BANKING AND INSURANCE SERVICES

Important questions for sem exam.

Short answer questions

UNIT-1

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|-----------------------------|---------------------------|
| 1. Banker | 5.Cash reserve ratio |
| 2. commercial bank | 6.Statrutary liquid ratio |
| 3. Banking | 7.Customer |
| 4. Global financial crisis. | 8.Reserve bank of India |

UNIT-2

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|--------------------------------------|----------------------|
| 1. Banker and customer relationship. | 5. Define Cheque |
| 2. Loans and advances. | 6.Crossing of cheque |
| 3. Type of deposits, | 7.Endorsement. |
| 4. Opening of account | 8.Allonge |
| 9.Garnishee order | 10.Clayton case |

UNIT-3

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|------------------------------|-------------------|
| 1. Credit allocation policy. | 2.Branch banking |
| 3.Group banking | 4. Plastic money. |
| 5. E-purse | 6.Digital cheque, |
| 7. EFT &ECS | 8. Foreign bank. |

UNIT-4

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|------------------------|-------------------|
| 1. Insurer and Insured | 2.Reinsurance. |
| 3. Claim settlement | 4.Surrender value |

5. Peril

6. IRDA

7. Functions of insurance

8. Globalisation of insurance.

UNIT-5

1. Life insurance

2. Marine Insurance.

3. Group insurance.

4. Pension plans

5. ULIPs

6. General insurance

7. Tax treatment of Life insurance

8. Fire insurance

ESSAY QUESTIONS,

UNIT-1

1. Evaluate the commercial banking in India in the recent period?

2. Explain the functions of commercial bankers in India?

3. Discuss about the functions of RBI?

4. Discuss about the Emerging role of banker and banks in economic development?

5. What are the reforms in banking sector, based on Narasimham committee recommendations?

UNIT-2

1. Explain about various types of relation between banker and customer?

2. Discuss about various types of loans and advances issued by commercial banks?

3. Discuss about different types of crossing of cheques and the rules for crossing?

4. Explain different types of Endorsement?

5. Discuss about the sound principles of lending?

UNIT-3

1. Discuss about the different types of banks ?

2. Explain about the recent trends in banking sector in India?
3. Discuss about the safeguarding measures in Internet banking?
4. Do you think that E-banking is more effective than traditional banking? Discuss?
5. Define foreign bank? What is the role of foreign banks in Indian banking sector?

UNIT-4

1. Define insurance? What is the role and importance of insurance?
2. Discuss about the functions of insurance?
3. Explain about the principles of insurance?
4. Explain about the Insurance sector reforms in India?
5. Discuss about IRDA powers, duties and functions ?

UNIT-5

1. Explain the procedure for issuing a policy?
2. Discuss about various Life insurance products?
3. Explain the process for claim settlement?
4. Discuss about the following type of general insurance
a) Health b) motor c) Fire d) Marine insurance.

ALL THE BEST