

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2021

B.Com./B.B.A./B.H.A./B.T.H.M./B.C.F.D.

A 14—BANKING AND INSURANCE

Two Hours and a Half

Maximum : 80 Marks

Section A

Answer at least ten questions.

Each question carries 3 marks.

All questions can be attended.

Overall Ceiling 30.

Define Banking.

What is Micro finance institutions ?

What is M-banking ?

What is NEFT ?

What is bank rate ?

What do you mean by Credit ceiling ?

What is Demate banking ?

Define Negotiable Instrument.

What is Trade bill ?

What is Stale Cheque ?

What is Endorsement ?

Narrate ECS.

Define Insurance.

What is Reinsurance ?

What is Term Policy ?

(10 × 3 = 30 marks)

Turn over

Section B

*Answer at least five questions.
Each question carries 6 marks.
All questions can be attended.
Overall Ceiling 30.*

16. What are the functions of EXIM BANKS.
17. Explain Unit banking.
18. Who are the Parties to promissory notes ?
19. What are the Essentials of a Cheque ?
20. When Banker must Refuse Payment ?
21. What is Payment in due course ?
22. Explain the Basic principles of life insurance.
23. Write down the duties, powers and functions of IRDA.

(5 x 6)

Section C

*Answer any two questions.
Each question carries 10 marks.*

24. Explain in detail the special types of customers.
25. Narrate the functions of RBI.
26. What is Financial Inclusion ? Explain the different types of financial inclusion Scheme.
27. Explain in detail the Functions of Insurance.

(2 x 10)