

C 21472

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Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2022**

B.Com./B.B.A.

**A 14—BANKING AND INSURANCE**

(Common for B.Com./B.B.A./B.H.A./B.T.H.M.)

(2019 Admission onwards)

Time : 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.*

1. What do you mean by a foreign bank ?
2. Expand NEFT and RTGS.
3. What is noting in negotiable instruments ?
4. What is meant by financial inclusion ?
5. What do you mean by repo rate ?
6. What is meant no-claim bonus ?
7. What do you mean by travellers' cheques ?
8. What you mean by a debit card ?
9. List out any four insurance companies in India.
10. What is meant by dishonour of cheque ?
11. Who is an Insurer ?
12. What is Cash Reserve Ratio ?
13. What do you mean by bank overdraft ?
14. What is tele-banking ?
15. What do you mean by social insurance ?

(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. List out the characteristics or features of a bank.
17. What are the various advantages or benefits of having an insurance ?
18. What are the various classes or types of endorsements ?
19. Write a short note on SWIFT.
20. List out the differences between a cheque and a bank demand draft.
21. List out any *five* advantages and limitations of credit cards ?
22. Distinguish between traditional banking and online or internet banking.
23. What are the various types of life insurance policies ?

(5 × 6 = 30 marks)

**Section C**

*Answer any **two** questions.*

*Each question carries 10 marks.*

24. What are various types of bank accounts ? Also explain the steps or procedures to be followed for opening a bank account.
25. What do you mean by CORE banking ? Explain its advantages and limitations.
26. What is an insurance ? What are the characteristics of insurance ?
27. What do you mean by a bank ? Explain in detail the various functions of commercial banks.

(2 × 10 = 20 marks)