

**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****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. Define Banking.
2. What is Micro finance institutions ?
3. What is M-banking ?
4. What is NEFT ?
5. What is bank rate ?
6. What do you mean by Credit ceiling ?
7. What is Demate banking ?
8. Define Negotiable Instrument.
9. What is Trade bill ?
10. What is Stale Cheque ?
11. What is Endorsement ?
12. Narrate ECS.
13. Define Insurance.
14. What is Reinsurance ?
15. 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 × 6 = 30 marks)

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 Schemes in India.
27. Explain in detail the Functions of Insurance.

(2 × 10 = 20 marks)