C 41151	(Pages : 2)	Name
		Reg. No

# FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION APRIL 2023

Common Paper

### A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time: Two Hours and a Half

Maximum: 80 Marks

### Part A

### Answer all questions.

- 1. What is mobile banking?
- 2. What is general crossing?
- 3. What is an overdraft?
- 4. What is an order cheque?
- 5. What do you mean by 'Causa Proxima'.
- 6. What is ECS?
- 7. What do you mean by endorsement of a cheque?
- 8. What is SWIFT?
- 9. What is a commercial bank?
- 10. What is a term insurance policy?
- 11. What is RTGS?
- 12. What do you mean by crossing of a cheque?
- 13. What is a current deposit?
- 14. What is nomination in an insurance policy?
- 15. What is insurable interest?

 $(15 \times 2 = 30, \text{ maximum ceiling - } 25 \text{ marks})$ 

Turn over

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#### Part B

2

### Answer all questions.

- 16. What are the advantages of *e*-banking?
- 17. Explain the limitations of credit creation.
- 18. Write a note on fire insurance.
- 19. Describe the advantages of internet banking.
- 20. Discuss the significance of core banking.
- 21. Explain the features of life insurance.
- 22. Distinguish between assignment and nomination.
- 23. Explain various types of endorsement.

 $(8 \times 5 = 40, \text{ maximum ceiling - } 35 \text{ marks})$ 

#### Part C

## Answer any two questions.

- 24. What is credit control? Explain the credit control measures adopted by RBI?
- 25. Define insurance and point out the significance insurance.
- 26. Explain the functions performed by commercial banks.
- 27. Explain the role performed by banks in the economic development of a country.

 $(2 \times 10 = 20 \text{ marks})$