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Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2024**

B.Com./B.B.A./B/H.A./B.T.H.M.

A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

*Answers should be written in English only.***Part A***Answer all questions.*

1. Mention any *four* advantages of insurance to society ?
2. What is financial inclusion ?
3. What do you mean by ATM ?
4. What do you understand by stale Cheque ?
5. What is negotiable instrument ?
6. What do you mean by exchange banks ?
7. Bring out the meaning of dishonour of cheque ?
8. What are foreign banks ?
9. What is biometric payments ?
10. What is mobile banking ?
11. What is Marine insurance policy ?
12. Explain social Insurance ?
13. What is E-purse ?
14. What is Re-insurance ?
15. What are the objectives of RBI ?

(15 × 2 = 30, Maximum ceiling - 25 Marks)

Turn over

Part B

Answer all questions.

16. Write a note on any two specialised development banks.
17. Explain the benefits of credit card to card holders.
18. Write a note on CORE banking ?
19. Write a short note on e-banking ?
20. What are the requirements for E-payments ?
21. Explain the primary functions of a commercial bank.
22. What are the circumstances under which paying banker can refuse payment of a customer cheque ?
23. Explain the role and importance of insurance ?

(8 × 5 = 40, Maximum ceiling - 35 Marks)

Part C

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

24. Elucidate on the objective, role and functions of LIC and GIC.
25. Discuss the role of banks in the economic growth of a country ?
26. Explain the quantitative and qualitative methods of credit control by RBI.
27. Explain the special type of customers in a bank with special reference to minor and lunatics.

(2 × 10 = 20 marks)