

15U442

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Name:

Reg. No.

FOURTH SEMESTER B.Com/B.B.A/HM. DEGREE EXAMINATION, MAY 2017

(CUCBCSS-UG)

CC15U GN4 A14 - BANKING AND INSURANCE

(Core Course)

(2015 Admission)

Time: Three Hours

Maximum: 80 Marks

Part A

Answer **All** questions. Each question carries **1** mark.

A. Fill in the blanks:

1. Commercial banks are statutorily required to maintain a certain percentage of their time and demand deposits with the central bank and it is called -----
2. ----- is a fire insurance policy taken to cover fluctuating stocks in different localities.
3. ----- is the transfer of insurance business from one insurer to another.
4. The minimum amount of transfer under RTGS is -----
5. ----- is an endorsement which limits the liability of the endorser.

B. State whether the statements are true or false:

6. Allonge is a slip of paper attached to a negotiable instrument for the purpose of endorsement.
7. Demand draft is a prepaid negotiable instrument.
8. An instrument which is incomplete in some respect is called fictitious bill.
9. The term 'open market operations' refers to purchase and sale of government securities by the central bank for credit control.
10. In consortium banking, two or more banks operate under the control of a holding company.

(10 x1 = 10 marks)

Part B

Answer **any Eight** questions. Each question carries **2** marks.

11. Write a note on "mudra bank":
12. What do you mean by "narrow banking"?
13. What do you mean by "Garnishee order" ?
14. Distinguish between bill of exchange and promissory note:

15. Distinguish between crossing and endorsement:
16. Write a note on "CORE Banking":
17. What do you mean by "SWIFT" :
18. Explain the principle of 'Causa Proxima':
19. Explain the term 'Bancassurance':
20. What do you mean by insurable interest?

(8 x 2 = 16 marks)

Part C

Answer **any Six** questions. Each question carries **4** marks.

21. Write a note on E-Banking, its components, benefits and limitations:
22. Explain the different types of negotiable instruments:
23. Write a note on NEFT, its features and process:
24. Distinguish between general insurance and life insurance:
25. Explain the role of insurance in the economic development of a country:
26. Explain the functions of central bank:
27. Write a note on rights of a banker:
28. Explain the situations which leads to termination of relationship between the banker and the customer:

(6 x 4 = 24 marks)

Part D

Answer **any Two** questions. Each question carries **15** marks.

29. Write a note on credit control methods followed by the central bank:
30. "Insurance contract is based on certain principles"- explain:
31. Briefly explain the term endorsement, requisites of endorsement, and different types of endorsement:

(2 x 15 = 30 marks)

Part B

Answer any Eight questions. Each question carries 3 marks.

11. Write a note on "mudra bank".
12. What do you mean by "narrow banking"?
13. What do you mean by "Garnishee order"?
14. Distinguish between bill of exchange and promissory note.

(10 x 3 = 30 marks)