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(Pages: 2)

Name:

Reg. No.....

SIXTH SEMESTER B.Com. DEGREE EXAMINATION, APRIL 2020

(CUCBCSS-UG)

CC17U BCP6 B04 - BANKING AND INSURANCE MANAGEMENT

B.Com. Professional - Core Course

(2017 Admission - Regular)

Time: Three Hours

Maximum: 80 Marks

Part I

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

1. IRDA Act was passed in _____
(a) 1938 (b) 1956 (c) 1999 (d) 2001
2. "The insurer steps into the shoes of the insured after settling the claim". This principle is known as _____
(a) Principle of Indemnity (b) Principle of Utmost good faith
(c) Principle of Insurable interest (d) Principle of Subrogation
3. The validity period of a cheque is _____
(a) 5 Months (b) 6 Months (c) 3 Months (d) None of these
4. The PIN in ATM card stands for
(a) Personal Index Number (b) Personal Identification number
(c) Payment Identification Number (d) Personal Interaction Number
5. Accounts with nil balance or very low minimum balance
(a) Saving (b) Current (c) No frills (d) None of these
6. When banks sell insurance products, it is called _____
7. Current Deposit is also known as _____
8. An order cheque can be transferred by _____ and delivery.
9. _____ is a general term used to describe the services provided by a group of net worked bank branches.
10. When one insurer insure a part of the risk with another insurer it is called _____

(10 × 1 = 10 Marks)

Part II (Short Answer Type)

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

11. What is SLR?
12. What do you mean by 'Causa Proxima'?

13. What is Stale cheque?
14. What is Sans Recourse Endorsement?
15. What is Nomination in insurance?
16. What do you mean by No Frill Account?
17. Who is Holder in due course?
18. Define Cheque.
19. What is financial inclusion?
20. Write a note on Non Scheduled Banks.

(8 × 2 = 16 Marks)

Part III (Short Essay Type)

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

21. What are the different dimensions of E-banking?
22. What are innovative functions of commercial bank?
23. Explain the functions of NABARD.
24. What are the features of Negotiable instruments?
25. State the utility services offered by commercial banks.
26. Distinguish between RTGS & NEFT.
27. What are the fundamental principles of Marine Insurance?
28. Explain CORE banking

(6 × 4 = 24 Marks)

Part IV (Long Essay Type)

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

29. Explain the important laws relating to General Insurance in India.
30. Explain the functions of RBI.
31. What is E banking? Explain the E-based services provided by banks today?

(2 × 15 = 30 Marks)
