FOURTH SEMESTER B.Com/B.B.A. DEGREE EXAMINATION, APRIL 2024

(CBCSS - UG)

(Regular/Supplementary/Improvement)

CC19U BCM4 A14 / CC19U BBA4 A14 - BANKING AND INSURANCE

(Commerce: Finance / Taxation / B.B.A. - Common Course)

(2019 Admission onwards)

Time : 2.5 Hours   Maximum : 80 Marks

Credit : 4

Part A (Short answer questions)

Answer *all* questions. Each question carries 2 marks.

1. Define bank.

2. State the meaning of financial inclusion.

3. What is correspondent banking?

4. Who is an administrator?

5. What are the systems of note-issue?

6. Define negotiable instrument.

7. Who are the parties involved in a cheque?

8. What is MICR cheque?

9. Define draft.

10. Define E-cheque.

11. What is Kissan Credit Card?

12. What is Annuities in life insurance?

13. Any two functions of IRDA.

14. Point out any two law relating to general insurance.

15. What is fire insurance?

(Ceiling: 25 Marks)

Part B (Paragraph questions)

Answer *all* questions. Each question carries 5 marks.

16. What are the salient features of banks?

17. Explain the various types of accounts for Indian nationals abroad.

18. Explain electronic payment.

19. What is meant by cheque truncation system?

20. List the advantages of e-banking.

21. Explain the features of NEFT.

22. What are the nature of Insurance?

23. What are the different types of insurance?

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. Define promissory note. What are its features?

25. Explain different components of E-banking.

26. Briefly explain the principles of Insurance.

27. Explain life insurance and what are the advantages of life insurance?

(2 × 10 = 20 Marks)

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