FOURTH SEMESTER B.Sc. DEGREE EXAMINATION, APRIL 2024

(CBCSS - UG)

(Regular/Supplementary/Improvement)

CC19U BSH4 A14 / CC20U BSH4 A14 - BANKING AND INSURANCE

(Hotel Management and Catering Science - 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. Mention in few words history of Indian banking.

2. Central bank act as a Bankers Bank. Give two reasons.

3. What do you mean by Bill of Exchange.

4. Define "Holder".

5. What do you mean by Restrictive Endorsement.

6. Explain the meaning of E-Banking.

7. How E-Cheque work in Banking Business?

8. What is account payee crossing?

9. Explain the meaning of Insurance.

10. Write two functions of Insurance.

11. What do you mean by Personal Insurance?

12. Define Claim?

13. What do you mean by reinsurance?

14. What do you mean by ' The General Insurance Business Nationalization ACt1972'?

15. What is IRDA?

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

16. Mention the Importance of Banks .

17. Explain the features of Savings bank account.

18. What do you mean by 'Bouncing' of Cheque?

19. What are the requirements of E-payments?

20. How Internet Banking empowering the Financial economy? Explain.

21. Explain the concept of Centralised Online Real time Electronic Banking (Core Banking).

22. What are the characteristic of insurance?

23. Write a few words about Life Insurance Corporation of India (LIC).

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. Explain the Role and importance of banks in Economic development.

25. Mention the Major Functions of Commercial banks.

26. Explain Electronic Fund Transfer (EFT), Real Time Gross Settlement (RTGS), National Electronic Fund transfer (NEFT).

27. Explain the insurance and social security.

(2 × 10 = 20 Marks)

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