

**21U680**

(Pages: 2)

Name: .....

Reg. No: .....

**SIXTH SEMESTER B.Com. PROFESSIONAL DEGREE EXAMINATION, APRIL 2024**

(CUCBCSS-UG)

(Regular/Supplementary/Improvement)

**CC17U BCP6 B28 – BANKING AND INSURANCE MANAGEMENT**

(B.Com. Professional – Core Course)

(2018 Admission onwards)

Time: Three Hours

Maximum: 80 Marks

**Part I**

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

1. CRR refer s to .....
  - a. C ash Reserve Ratio
  - b. Credit Reserve Ratio
  - c. Common Reserve Ratio
  - d. None of these
2. Delivery of financial services at affordable costs to the disadvantaged Low income segments of the society known as .....
  - a. Credit creation
  - b. financial exclusion
  - c. Financial Inclusion
  - d. consumer credit
3. Which of the following is not a negotiable instrument?
  - a. Bill of Exchange
  - b. Promissory note
  - c. Crossed Cheque
  - d. None of these
4. Banking Regulation Act was comes into existence .....
  - a.1949
  - b. 1934
  - c. 1956
  - d .1949
5. .... means selling of insurance policies and products through banking firms.
  - a. Assurance
  - b. bancassurance
  - c. insurance
  - d. policy
6. ETF stands for .....
7. A cheque bears a date earlier the date on which it is presented to the bank is called .....
8. RDA Act was passed in the year .....
9. .... is the consideration in insurance contract.
10. .... is a contractual obligation of one party to compensate the loss incurred by another party due to the relevant acts of the indemnitor or any other party?

**(10 × 1 = 10 Marks)**

**Part II (Short Answer Questions)**

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

11. List out any four functions of RBI.
12. Comment on 'smart card'.
13. What is endorsement?
14. What are the parties of an insurance?
15. Comment on special crossing.
16. What is meant by premium?
17. Give an account on dishonor of cheque.
18. What is EFT?
19. Write a short note on Electronic Clearing Services (ECS).
20. What is reinsurance?

**(8 × 2 = 16 Marks)**

**Part III (Short Essays)**

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

21. What is RTGS? Explain its benefits.
22. Enlist the objectives of NABARD.
23. Distinguish between cheque and bills of exchange.
24. Write a detailed account on 'SWIFT'.
25. What are the principles of insurance?
26. What is E banking? Discuss its advantages.
27. Briefly explain the role of insurance in economic development.
28. Write a note on different type of cheque.

**(6 × 4 = 24 Marks)**

**Part IV (Long Essays)**

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

29. Discuss the structure of banking system in India.
30. Explain the role and function of IRDA in the development of insurance sector.
31. What is insurance? Explain the various kinds of insurance.

**(2 × 15 = 30 Marks)**

\*\*\*\*\*