

23U418

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Name :

Reg. No :

FOURTH SEMESTER B.Sc. DEGREE EXAMINATION, APRIL 2025

(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. Write 2 features of banking
2. Explain few words about RBI.
3. What is RBI?
4. Write two characteristics of Negotiable Instruments.
5. Discuss the meaning of Bank Draft.
6. What is post dated Cheque.
7. What is ATM?
8. Expansion of NEFT.
9. Write two features of Internet Banking.
10. What you meant by insurable interest?
11. What are no claim bonus?
12. What you meant by Marine Insurance?
13. What you meant by Liability Insurance?
14. Write two objectives of General Insurance Corporation of India (GIC).
15. What you meant by Indemnity in insurance policy.

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

16. Mention the difference between Credit Card and Debit Card.
17. Write the essentials of Cheque.

18. Bring out the essentials of Special crossing.
19. What are the functions of ATM?
20. Explain Detail National Electronic Fund Transfer (NEFT).
21. Write recent initiatives in Financial Inclusion.
22. Write the difference between Marine insurance and Fire insurance.
23. Explain Claim settlement process in insurance.

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. How do you classify Banks/ Explain each of them?
25. Explain the Role and importance of banks in Economic development.
26. Write the important characteristic of insurance.
27. Explain detail Basic principles and features of Life insurance.

(2 × 10 = 20 Marks)
