

**23U452**

(Pages: 2)

Name : .....

Reg. No : .....

**FOURTH SEMESTER B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2025**

(CBCSS-UG)

(Regular/Supplementary/Improvement)

**CC19U BCM4 A14 / CC19U BBA4 A14 - BANKING AND INSURANCE**

(Commerce / BBA - 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. What is an industrial bank?
3. Give five examples of private sector banks in India.
4. What is correspondent banking?
5. What do you mean by open market operations?
6. Define negotiable instrument.
7. Define draft.
8. What is accommodation bill?
9. What is NEFT?
10. Define E-cheque.
11. What is tele-banking?
12. Give the meaning of Subrogation?
13. What is medical insurance?
14. What is ESI?
15. Explain burglary insurance?

**(Ceiling: 25 Marks)**

**Part B (Paragraph questions)**

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

16. What are the qualitative methods of credit control?
17. Explain different types of cheques.

18. State the differences between general crossing and special crossing.
19. List the advantages of C.C.S.
20. Explain the role of Insurance in economic development of the country?
21. Briefly explain the importance of life insurance
22. Explain the differences between assignment and nomination
23. Mention any six duties of IRDA?

**(Ceiling: 35 Marks)**

**Part C (Essay questions)**

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

24. State the points to be considered by the baker while opening an account in the name of a minor.
25. Distinguish between a cheque and a bill of exchange.
26. Explain internet banking.
27. Explain the difference between traditional banking and new generation banking.

**(2 × 10 = 20 Marks)**

\*\*\*\*\*