19U434	(Pages: 2)	Name:
		Reg.No:

FOURTH SEMESTER B.Sc. DEGREE EXAMINATION, APRIL 2021

(CBCSS - UG)

CC19U BSH4 A14 - BANKING AND INSURANCE

(Hotel Management & Catering Science - Core Course)

(2019 Admission - Regular)

Time: 2.5 Hours Maximum: 80 Marks

Credit: 4

Part A (Short answer questions)

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

- 1. Mention the meaning of indigenous bankers.
- 2. Explain the concept Branch banking.
- 3. Define Negotiable instruments.
- 4. Mention the meaning 'Acceptor' In bill of exchange.
- 5. Explain E-Payment system.
- 6. Explain RTGS.
- 7. What you meant by Virtual banking?
- 8. How Tele Banking useful for Banking sector?
- 9. What you meant by insurable interest?
- 10. What is Peril?
- 11. Explain the significance of Life insurance.
- 12. What is nomination?
- 13. What you meant by Insurable interest?

- 14. Explain Rider Claims in insurance policy.
- 15. Write the Names of three Private Insurance Companies.

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

- 16. Explain the role of Commercial banks.
- 17. What is "Reverse Repo" method of RBI?
- 18. Explain Difference between Cheque and Promissory Note.
- 19. What are the different types of Endorsement?
- 20. Write a note on Electronic Clearing Service (ECS).
- 21. Write few requirement for E-Payment.
- 22. What are the parties to insurance?
- 23. What are the fundamental principles of General insurance.

(Ceiling: 35 Marks)

Part C (Essay questions)

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

- 24. Who are the special types of customers? Explain Briefly.
- 25. Explain the Emerging trends in Banking.
- 26. What you meant by Electronic Clearing Service. Explain Detail (ECS).
- 27. Explain the types of insurance detail.

 $(2 \times 10 = 20 \text{ Marks})$
