

22U681

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Name:

Reg. No:

SIXTH SEMESTER B.Com. PROFESSIONAL DEGREE EXAMINATION, APRIL 2025

(CUCBCSS-UG)

(Regular/Supplementary/Improvement)

CC17U BCP6 B28 – BANKING AND INSURANCE MANAGEMENT

(B.Com. Professional - Core Course)

(2017 Admission onwards)

Time: Three Hours

Maximum: 80 Marks

Part I

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

1. RBI ACT was comes in to existence.....
 - a. 1934
 - b. 1935
 - c. 1948
 - d. 1945
2. Which principle means that make good or compensate the loss?
 - a. principle of contribution
 - b. principle of subrogation
 - c. principle of indemnity
 - d. principle of insurable interest
3. refers to a system of banking in which two or more independent banks are brought under the control of a holding company
 - a. Group banking
 - b. chain banking
 - c. deposit banking
 - d. investment banking
4. The person who seeks protection against a risk and to whom the insurance policy is issued is known as
 - a. insurer
 - b. customer
 - c. insured
 - d. creditor
5. EFT stands for
 - a. Electronic Fund Transmission
 - b. Electronic Fund Transfer
 - c. Electronic Feature Transfer
 - d. None of these
6. is the amount of money an individual or business pays for an insurance policy?
7. SLR stands for
8. means voluntary termination of the contract of life insurance by the policy holder
9. SWIFT refers to
10. A cheque presented for payment after three months from the date of the cheque is known as

(10 × 1 = 10 Marks)

Part II (Short Answer Questions)

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

11. Define insurance.
12. Differentiate between general insurance and life insurance.
13. What is a current account?
14. Define bill of exchange.
15. What is double insurance?
16. List out the objective of crossing.
17. What is electronic cheque?
18. Give an account on 'CORE'.
19. What is nomination?
20. Comment on KYC.

(8 × 2 = 16 Marks)

Part III (Short Essays)

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

21. Discuss the functions of RBI.
22. What are the different kinds of endorsements?
23. Discuss the different types of insurance in India.
24. Mention the important principles of insurance.
25. Briefly explain the features of negotiable instrument.
26. Differentiate between RTGS and NEFT.
27. Write a note on role of IRDA in development of insurance.
28. What is no claim bonus in motor insurance? Discuss its type.

(6 × 4 = 24 Marks)

Part IV (Long Essays)

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

29. What is a commercial bank? Explain its functions.
30. Discuss the role of insurance in economic development.
31. Explain the new trends in Indian banking sector.

(2 × 15 = 30 Marks)
