23U681 (Pages: 2) Name: ……………………

Reg. No: ……………………

SIXTH SEMESTER B.Com. PROFESSIONAL DEGREE EXAMINATION APRIL 2026

(CUCBCSS-UG)

(Regular /Supplementary/Improvement)

CC17UBCP6B28 – BANKING AND INSURANCE MANAGEMENT

(B.Com. Professional – Core Course)

(2017 Admission onwards)

Time: Three Hours Maximum: 80 Marks

Part A

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

Choose from the following:

1. The word "bank" is derived from the French word
   (a) Banque (b) banca (c) Banka (d) None of these
2. Facility extended by the banker to draw a sum greater than the balance lying in his current account.
   (a) Cash Credit (b) Advancing Loan (c) Call loans (d) Over draft
3. SPNS stands for
   (a) Systematic Paired Network System (b) Shared Payment network system
   (c) Software Payment Network System (d) None of the Above
4. Selling insurance product through banks.
   (a) RTGS (b) IMPS (c) Bancassurance (d) NEFT
5. the person who seeks protection against the possible loss
   (a) Insurer (b) Insured (c) Beneficiary (d) None of the above

Fill in the blanks:

6. ________ crossing a cheque specially to more than one banker.
7. ________ is a plastic sheet bearing the name and number of the card holder.
8. Our country's central bank is ________
9. RBI was established in the year ________
10. Nationalization of banks has been done in the year ________

(10 × 1 = 10 Marks)

Part B (Short Answers Questions)

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

11. Who are the parties of insurance?
12. What is a bank rate?

13. Give a brief note on Bill of Exchange?
14. What is bank Rate?
15. List any three features of Marine Insurance?
16. What is Indemnity?
17. Give the meaning of EFT?
18. What is a Nomination?
19. What is Reinsurance?

(8 × 2 = 16 Marks)

Part C (Short Essay Questions)

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

20. Explain different types of endorsement.
21. Differentiate between Assurance and Insurance.
22. Elaborate on insurance as social security tool.
23. Discuss claim settlement procedure for Marine Insurance.
24. Describe the role banks in economic development.
25. Write a comparative account on life insurance and general insurance.
26. Distinguish between Crossing and Endorsement.
27. What is Negotiable instrument? Enlist it Characteristics.
28. Write a short note on different type of cheque.

(6 × 4 = 24 Marks)

Part D (Essay Questions)

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

29. What is crossing of cheques? Explain various types of crossing?
30. Discuss the power duties and scope of IRDA.
31. Explain briefly the functions of commercial banks in India. Discuss the various innovative service provides by banks.

(2 × 15 = 30 Marks)

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