

16U442

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Name: .....

Reg.No.....

FOURTH SEMESTER B.Com/BBA/BSc HM DEGREE EXAMINATION, APRIL 2018

(CUCBCSS-UG)

CC15U GN4 A14 - BANKING AND INSURANCE

(Common Course)

(2015 Admission Onwards)

Time: Three Hours

Maximum: 80 Marks

**Part A**

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

1. The document used to deposit cash, cheques, drafts, bills etc.
  - a. Pass Book
  - b. Cheque Book
  - c. Pay-in-Slip
  - d. None of these
2. Fixed deposits are also called .....

  - a. Term deposit
  - b. Demand deposit
  - c. Current deposit
  - d. None of these

3. EXIM bank was set up in .....

  - a. 1962
  - b. 1982
  - c. 1956
  - d. 1972

4. Regional Rural Banks are sponsored by ..... banks.
  - a. Scheduled
  - b. Nationalised
  - c. Co-operative
  - d. None of these
5. SLR stands for .....

  - a. Standing Liquidity Ratio
  - b. Statutory Liquidity Ratio
  - c. Statutory Lending Ratio
  - d. None of these

Fill in the blanks:

6. The validity period of demand draft is .....
7. CORE stands for .....
8. The document containing the terms and conditions of the insurance contract is called .....
9. Life Insurance was nationalised in the year .....
10. .... is the amount payable by the insurer to the insured on the occurrence of the event specified in the contract.

(10 x 1 = 10 Marks)

**Part B**

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

11. Define Bank.
12. What do you mean by No frill account?
13. What is Mobile Banking?
14. What is Indigenous Bank?

15. Define Bank rate.
16. What is bill of exchange?
17. What is Reinsurance?
18. What is Insurance proposal?
19. Define Offer.
20. What do you mean by general insurance?

**(8 x 2 = 16 Marks)**

**Part C**

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

21. Explain the advantages of fixed deposit.
22. What are the different types of crossing of a cheque.
23. Briefly explain the innovative functions of banks.
24. Explain the open market operations of RBI.
25. What are the different types of Endorsement?
26. What are the services provided through online banking?
27. Explain the functions of insurance.
28. Write a short note on IRDA.

**(6 x 4 = 24 Marks)**

**Part D**

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

29. Discuss the major functions of RBI.
30. Explain the important E-based products and services provided by banks in India.
31. Define Insurance. Explain its main principles.

**(2 x 15 = 30 Marks)**

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