

16U452

(Pages: 2)

Name.....

Reg. No.....

FOURTH SEMESTER B.Com./B.B.A./B.Sc. DEGREE EXAMINATION, APRIL 2019

(CUCBCSS-UG)

CC15U GN4 A14 - BANKING AND INSURANCE

(General Course)

(2015 Admission onwards)

Time: Three Hours

Maximum: 80 Marks

Part A

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

I. Choose the correct answer from the following:

1. Money at call is usually given for a maximum of
(a) 7 days (b) 365 days (c) 100 days (d) 700 days
2. Current deposit is also known as
(a) Recurring Deposits (c) Term Deposits
(b) Terminal Deposits (d) Demand Deposits
3. A cheque is one which is payable to a certain person.
(a) Bearer (b) Open (c) Order (d) Ante-dated
4. In NEFT, settlement is done
(a) In batches (b) Weekly (c) Real time (d) Monthly
5. Uberimae fidei means
(a) Utmost good faith (c) Insurable interest
(b) Free consent (d) None of these

II. Fill in the Blanks:

6. MICR stands for
7. Banks generally give overdraft facility through account.
8. ensures safety of payment of cheque.
9. banking is also known as virtual banking.
10. Consideration in insurance business is called

(10 x 1 = 10 Marks)

Part B

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

11. What is RRBs?
12. What is garnishee order?

13. Define Bancassurance.
14. What is double crossing?
15. What is Escrow?
16. Define customer.
17. Who is the 'Insurer'?
18. What is mobile banking?
19. Define double insurance.
20. What is core banking?

(8 x 2 = 16 Marks)

Part C

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

21. What are qualitative methods of credit control?
22. Explain the doctrine of subrogation.
23. Explain different types of insurance.
24. Distinguish between savings account and current account.
25. Describe different kinds of fire insurance policies.
26. Explain the essential features of negotiable instruments.
27. What are the limitations of e-banking?
28. Explain different types of crossing.

(6 x 4 = 24 Marks)

Part D

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

29. "Indian Banking system comprises both organized and unorganized banking sectors."
Discuss.
30. Explain the rights of a banker.
31. Discuss the role of insurance in economic development of a country.

(2 x 15 = 30 Marks)
