

19U410

(Pages: 2)

Name:

Reg.No:

FOURTH SEMESTER B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2021

(CBCSS - UG)

CC19U BBA4 A14/CC19U BCM4 A14 - BANKING AND INSURANCE

(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. What is a commercial bank?
2. What is an industrial bank?
3. What is current deposit?
4. What is debit card?
5. What is meant by moral suasion?
6. State the meaning of noting and protest.
7. Who are the parties involved in a cheque?
8. What is MICR cheque?
9. What is accommodation bill?
10. What is rural banking?
11. What is ECS?
12. Point out any two importance of life insurance.
13. What do you meant by nomination?
14. Point out any two law relating to general insurance.

15. What is Burglary insurance?

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

16. Write a note on nationalisation of commercial banks.

17. What is bank rate policy? What are its assumptions?

18. Distinguish between Not negotiable crossing and Account Payee crossing.

19. Explain CORE banking.

20. List the advantages of C.C.S.

21. Distinguish between RTGS and NEFT.

22. Examine the importance of the Insurance.

23. Describe different kinds of insurance.

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. Explain about different types of endorsements.

25. Explain the concept of E-banking pointing out its merits and demerits.

26. Distinguish between life insurance and general insurance.

27. What is IRDA Act 1999. Explain the duties of IRDA?

(2 × 10 = 20 Marks)
