

20U433

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Name:

Reg.No:

FOURTH SEMESTER B.Sc. DEGREE EXAMINATION, APRIL 2022

(CBCSS - UG)

(Regular/Supplementary/Improvement)

CC19U BSH4 A14 - BANKING AND INSURANCE

(Catering Science & Hotel Management - Common Course)

(2019 Admission onwards)

Time : 2.5 Hours

Maximum : 80 Marks

Credit : 4

Part A (Short answer questions)

Answer *all* questions. Each question carries 2 marks.

1. Write two features of banking.
2. Explain the concept Branch banking.
3. Define Promissory note.
4. Write the meaning of Conditional or Qualified Endorsement.
5. Explain E-Payment system.
6. Mention the meaning of Electronic Fund Transfer (EFT).
7. How credit card useful for Banking business.
8. What is the purpose of financial inclusion?
9. Explain the concept of 'Premium' in insurance business.
10. What is Hazard in Insurance concept?
11. How insurance helps for Economic progress.
12. Define Life insurance.
13. Explain Rider Claims in insurance policy.
14. Write the Objectives of LIC of India
15. Write the Names of three Private Insurance Companies.

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

16. What are the functions of EXIM Bank (Export Import Bank)?
17. What is "Reverse Repos method of RBI?
18. Write Important characteristics of Negotiable Instruments.
19. What you meant by Bearer Instruments and Order Instruments?
20. Explain the features of E-Banking.
21. How Electronic Fund Transfer (EFT) useful for Banking method?
22. What are the parties to insurance?
23. Write a short note assignment and nomination.

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. Define Bank. Explain the characteristics and Features of Bank.
25. What are Commercial Banks? What are their functions?
26. Explain Electronic Fund Transfer (EFT), Real Time Gross Settlement(RTGS), National Electronic Fund transfer (NEFT).
27. Write the important characteristic of insurance.

(2 × 10 = 20 Marks)
