

20U410

(Pages: 2)

Name:

Reg.No:

FOURTH SEMESTER B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2022

(CBCSS - UG)

(Regular/Supplementary/Improvement)

CC19U BCM4 A14 / CC19U BBA4 A14 - BANKING AND INSURANCE

(Commerce / B.B.A. - 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. What do you meant by public sector banks?
2. What is the meaning of chain banking?
3. Define scheduled banks.
4. Who are moneylenders?
5. What is mobile banking?
6. Define negotiable instrument.
7. Who are the parties involved in a cheque?
8. Define crossing.
9. State the liability of an endorser.
10. What is rural banking?
11. What is RTGS?
12. What is Assignment?
13. Any two duties of IRDA
14. Point out any two law relating to general insurance?
15. What is rural insurance?

(Ceiling: 25 Marks)

Part B (Paragraph questions)

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

16. List the advantages of fixed deposits.
17. What are the qualitative methods of credit control?

18. Define endorsement. Examine its significance.
19. Write a note on SWIFT.
20. Explain CORE banking.
21. Explain the features of NEFT.
22. Explain the terms a. Principles of Indemnity b. Doctrine of Subrogation.
23. What are the terms Double insurance and Reinsurance?

(Ceiling: 35 Marks)

Part C (Essay questions)

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

24. Explain different types of crossing.
25. Explain the features and advantages of e-banking.
26. Define Insurance. Explain the essential features of Insurance.
27. Explain life insurance and what are the advantages of life insurance?

(2 × 10 = 20 Marks)
