

20U454S

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Name:

Reg. No:

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

(CUCBCSS-UG)

CC15U GN4 A14 - BANKING AND INSURANCE

(General Course)

(2016 to 2018 Admissions – Supplementary/Improvement)

Time: Three Hours

Maximum: 80 Marks

PART- A

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

I. Fill in the blanks:

1. RBI is the central bank of India and was established on -----
2. When banks sells insurance products, it is called -----
3. The largest public sector commercial bank in India is -----
4. The EXIM bank of India was established in -----
5. The IRDA came into force in the year -----

II. State whether the statements are true or false:

6. Bank rate of RBI is also known as discount rate.
7. Currents accounts requires minimum balances to be maintained.
8. Interest on savings bank account is compound interest.
9. Standing instruction can be used for onetime payment.
10. A crossed cheque cannot be paid over the counter.

(10 × 1 = 10 Marks)

PART B

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

11. What is Financial Inclusion?
12. What is Ombudsman?
13. What is RTGS?
14. What are the various risks that a bank can face?
15. What is Off-shore banking?
16. What is Garnishee Order?
17. What is Electronic Funds Transfer?
18. What is a Standard Fire Policy?
19. What is Peril?

20. What is Voyage Policy?

(8 × 2 = 16 Marks)

PART C

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

21. Explain about various types of relation between banker and customer.
22. Discuss about various types of loans and advances issued by commercial banks.
23. Discuss about the sound principles of lending.
24. Do you think that E-banking is more effective than traditional banking? Discuss.
25. Differentiate Assurance and Insurance.
26. Explain functions of insurance.
27. What is the claim settlement procedure for marine insurance?
28. Explain different types of Fire Insurance.

(6 × 4 = 24 Marks)

PART D

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

29. What is Non-Performing Assets (NPA)? What are the Measures to Solve Problems of Non-Performing Assets?
30. What is inflation? How it is controlled by RBI?
31. Distinguish between life insurance and general insurance. Explain briefly the various types of life insurance policy in India.

(2 × 15 = 30 Marks)
