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Name:

Reg. No.....

SIXTH SEMESTER B.Com. PROFESSIONAL DEGREE EXAMINATION, APRIL 2022

(CUCBCSS-UG)

CC17U BCP6 B28 - BANKING AND INSURANCE MANAGEMENT

(B.Com. Professional - Core Course)

(2017 Admission onwards)

Time: Three Hours

Maximum: 80 Marks

Part I

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

1. The largest public sector bank in India
 - (a) RBI
 - (b) SBI
 - (c) Canara Bank
 - (d) Indian Overseas Bank
2. Which of the following is quantitative measure of credit control of RBI?
 - (a) Direct action
 - (b) Moral suasion
 - (c) Open market operation
 - (d) Regulation of Margin requirement
3. LIC was set up in -----
 - (a) 1948
 - (b) 1951
 - (c) 1956
 - (d) 1964
4. Regional Rural Banks were set up on the recommendations of
 - (a) Narasimham Committee
 - (b) Nariman Committee
 - (c) Gadgil Committee
 - (d) Khanna Committee
5. A Cheque which bears a date earlier to the date of issue is known as
 - (a) Anti Dated cheque
 - (b) Post Dated cheque
 - (c) Stale cheque
 - (d) Mutilated cheque
6. The principle of ----- ensures that an insured does not profit by insuring with multiple insurers.
7. NEFT means -----
8. KYC stands for -----
9. The apex institution in agricultural finance is -----
10. The document which lays down the terms of the contract of the insurance is called -----

(10 × 1 = 10 Marks)

Part II (Short Answer Questions)

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

11. Define Customer.
12. Who are the parties to a cheque?

13. What is Hull insurance?
14. What is CORE banking?
15. Define Bill of Exchange.
16. What is Repo rate?
17. What are Foreign banks?
18. What is Credit card?
19. What are the features of marine insurance?
20. What is Indemnity?

(8 × 2 = 16 Marks)

Part III (Short Essays)

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

21. Explain the functions of EXIM bank.
22. What are the various types of loans and advances issued by commercial bank?
23. Distinguish between a Cheque and Bill of Exchange.
24. How NABARD is a boon to Indian agriculture Sector?
25. Briefly explain the process for claim settlement in insurance.
26. What is Endorsement? Explain the liability of an endorser.
27. What are the services provided through online banking?
28. Write any four important principles of Life insurance.

(6 × 4 = 24 Marks)

Part IV (Long Essays)

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

29. Explain the role of IRDA in insurance. State its powers, duties, and Functions.
30. Bring out the functions of commercial banks in India.
31. Explain the recent trends in E-banking in India.

(2 × 15 = 30 Marks)
