

21U418

(Pages: 2)

Name: .....

Reg.No: .....

**FOURTH SEMESTER B.Sc. DEGREE EXAMINATION, APRIL 2023**

(CBCSS - UG)

(Regular/Supplementary/Improvement)

**CC19U BSH4 A14 / CC20U BSH4 A14 - BANKING AND INSURANCE**

(Catering Science and 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 the meaning of exchange banks.
2. Central bank act as a Bankers Bank. Give two reasons.
3. What is bearer Cheque?
4. Mention the meaning 'Acceptor' in bill of exchange
5. Write two requirements of E-payment.
6. What do you mean by ECS Credit?
7. Expansion of IFSC code in banking.
8. Write the concept of financial inclusion.
9. Explain the meaning of insurance.
10. What is insured premium?
11. What you meant by Life insurance?
12. Explain the meaning of 'Utmost good faith'.
13. What do you mean by reinsurance?
14. Write two objectives of General Insurance Corporation of India (GIC).
15. What do you mean by indemnity in insurance policy.

**(Ceiling: 25 Marks)**

**Part B (Paragraph questions)**

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

16. Explain Origin and development of Banking.
17. What is Bank Rate ? Explain its working.

18. Explain Difference between Cheque and Promissory Note.
19. Difference between Bill of Exchange and Promissory Note.
20. Explain Detail National Electronic Fund Transfer (NEFT).
21. Write few requirement for E-Payment.
22. How insurance act as a social security tool? Explain in detail.
23. Explain the importance of life insurance.

**(Ceiling: 35 Marks)**

**Part C (Essay questions)**

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

24. Discuss clearly the structure of banking system.
25. Explain the functions of Reserve Bank of India.
26. What is E- Banking? Explain the need and importance of E-Banking.
27. Write the important characteristic of insurance.

**(2 × 10 = 20 Marks)**

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