

21U452

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Name: .....

Reg.No: .....

**FOURTH SEMESTER B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2023**

(CBCSS - UG)

(Regular/Supplementary/Improvement)

**CC19U BCM4 A14 / CC19U BBA4 A14 - BANKING AND INSURANCE**

(Commerce: Finance/Taxation & BBA - 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 is a commercial bank?
2. What is RTGS service?
3. Define foreign banks.
4. What do you mean by money at call?
5. What is REPO and Reverse REPO?
6. State the meaning of noting and protest.
7. Define bill of exchange.
8. What do you mean by endorsement?
9. What do you mean by e-payment?
10. Define e-banking.
11. What is E-purse?
12. What is Nomination?
13. Give any two functions of IRDA.
14. List out any two law relating to life insurance.
15. What is fire insurance?

**(Ceiling: 25 Marks)**

**Part B (Paragraph questions)**

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

16. Give a brief account of the origin of banking in India.
17. What are the innovative functions of commercial banks?
18. Explain the essential features of negotiable instrument.
19. Write a note on E-cheque.
20. Explain CORE banking.

21. List the advantages of C.C.S.
22. What are the purposes of Insurance?
23. Discribe different kinds of insurance.

**(Ceiling: 35 Marks)**

**Part C (Essay questions)**

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

24. What is endorsement? What are the requisites of endorsements?
25. Explain the concept of E-banking pointing out its merits and demerits.
26. Explain the Principles of Insurance.
27. Describe life insurance and what are the merits of life insurance?

**(2 × 10 = 20 Marks)**

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