

**20U680**

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Name: .....

Reg. No.....

**SIXTH SEMESTER B.Com. PROFESSIONAL DEGREE EXAMINATION, APRIL 2023**

(CUCBCSS-UG)

(Regular/Supplementary/Improvement)

**CC17U BCP6 B04 - 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.

(A) Choose the correct answer.

1. IRDA Act passed in the year:  
a) 1972                      b) 2000                      c) 1989                      d) 1999
2. ----- is a small book issued by a banker to his customer to record all dealings between them.  
a) Pay-in-slip              b) Pass book              c) Cheque book              d) None of these
3. MICR is a ----- digit code.  
a) 9                              b) 11                              c) 13                              d) 7
4. In which year SWIFT was founded?  
a) 2015                      b) 1973                      c) 1991                      d) 1956
5. Which is not a digital payment mode?  
a) E purse                      b) Smart card                      c) EFT                      d) None

(B) Fill in the blanks.

6. When the same person is insured by several insurers, it is called -----
7. In an escrow bill, there is no liability unless -----
8. In CORE banking, CORE means -----
9. Among the deposit account schemes offered by Indian banks, FCNR means -----
10. The negotiable instruments Act was passed in the year -----

**(10 × 1 = 10 Marks)**

**PART -II**

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

11. What do you mean by negotiable instruments?
12. What is conditional endorsement?
13. What is principle of subrogation?

14. Write any two rights of banker.
15. What are the benefits of e-cheque?
16. Write any two limitations of bank rate policy.
17. What is meant by surrender value?
18. What is hull insurance?
19. What is assignment in insurance?
20. Define RTGS.

**(8 × 2 = 16 Marks)**

### **PART - III**

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

21. Describe the benefits of NEFT
22. “The yardstick to judge insurance company’s efficiency is as to how quick the claim settlement is”. Elucidate it.
23. Explain the main functions of RBI.
24. Explain the advantages of ECS credit.
25. State the benefits of crossing of cheques
26. Explain the structure of banking in India
27. Who are the special types of customers of a bank?
28. Which are the privileges of a holder in due course?

**(6 × 4 = 24 Marks)**

### **PART - IV**

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

29. Explain different concepts of electronic banking.
30. Which are the different kinds of insurance? Briefly explain.
31. Explain the role of banks in a developing country.

**(2 × 15 = 30 Marks)**

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