

D 102982

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION
APRIL 2024**

B.Com./B.B.A./B.H.A./B.T.H.M.

A 14—BANKING AND INSURANCE

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

*Answers should be written in English only.***Part A***Answer all questions.*

1. Mention any *four* advantages of insurance to society ?
2. What is financial inclusion ?
3. What do you mean by ATM ?
4. What do you understand by stale Cheque ?
5. What is negotiable instrument ?
6. What do you mean by exchange banks ?
7. Bring out the meaning of dishonour of cheque ?
8. What are foreign banks ?
9. What is biometric payments ?
10. What is mobile banking ?
11. What is Marine insurance policy ?
12. Explain social Insurance ?
13. What is E-purse ?
14. What is Re-insurance ?
15. What are the objectives of RBI ?

(15 × 2 = 30, Maximum ceiling - 25 Marks)

Turn over

Part B

Answer all questions.

16. Write a note on any two specialised development banks.
17. Explain the benefits of credit card to card holders.
18. Write a note on CORE banking ?
19. Write a short note on e-banking ?
20. What are the requirements for E-payments ?
21. Explain the primary functions of a commercial bank.
22. What are the circumstances under which paying banker can refuse payment of a customer cheque ?
23. Explain the role and importance of insurance ?

(8 × 5 = 40, Maximum ceiling - 35 Marks)

Part C

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

24. Elucidate on the objective, role and functions of LIC and GIC.
25. Discuss the role of banks in the economic growth of a country ?
26. Explain the quantitative and qualitative methods of credit control by RBI.
27. Explain the special type of customers in a bank with special reference to minor and lunatics.

(2 × 10 = 20 marks)

D 102982-A

(Pages : 4)

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A 14—BANKING AND INSURANCE

(2019 Admission onwards)

(Multiple Choice Questions for SDE Candidates)

Time : 15 Minutes**Total No. of Questions : 20****Maximum : 20 Marks****INSTRUCTIONS TO THE CANDIDATE**

1. This Question Paper carries Multiple Choice Questions from 1 to 20.
2. The candidate should check that the question paper supplied to him/her contains all the 20 questions in serial order.
3. Each question is provided with choices (A), (B), (C) and (D) having one correct answer. Choose the correct answer and enter it in the main answer-book.
4. The MCQ question paper will be supplied after the completion of the descriptive examination.

A 14—BANKING AND INSURANCE

(Multiple Choice Questions for SDE Candidates)

1. Bankers are not only purveyors of money but also an important sense they are :
 - (A) Consumers.
 - (B) Manufacturers.
 - (C) Lenders.
 - (D) Borrowers.
2. The total number of public sector banks in India is :
 - (A) 14.
 - (B) 12.
 - (C) 28.
 - (D) 22.
3. Bank rate policy is aimed at :
 - (A) Development of banks.
 - (B) Helping loan takers.
 - (C) Stabilising internal price level.
 - (D) None of these..
4. Primary relationship between banker and customer is that of :
 - (A) Dealer and customer.
 - (B) Principal and agent.
 - (C) Debtor and creditor.
 - (D) Vender and buyer.
5. Whose signature is affixed on currency notes ?
 - (A) President.
 - (B) Prime Minister.
 - (C) RBI Governor.
 - (D) Finance minister.
6. Discounting of bills of exchange is _____ function of commercial banks :
 - (A) Lending.
 - (B) Borrowing.
 - (C) Investment.
 - (D) Agency.
7. International Bank for Reconstruction and Development is popularly known as :
 - (A) International Bank.
 - (B) Overseas Bank.
 - (C) World Bank.
 - (D) IMF.

8. Bank is a “factory” of _____.
- (A) Cash. (B) Coins.
(C) Credit. (D) Deposit.
9. The apex financial institution in India is :
- (A) IFCI. (B) IDBI.
(C) NABARD. (D) RBI.
10. Central Co-operative banks are organised at _____ level :
- (A) Taluk. (B) District.
(C) State. (D) National.
11. Area of operation of RRB comprises of :
- (A) One or more district. (B) A state.
(C) Two or more states. (D) Taluk.
12. Largest bank in the world (asset wise) is :
- (A) BNP Paribus. (B) SBI.
(C) German Bank. (D) British Bank of Middle East.
13. A mutilated cheque will be :
- (A) Crossed. (B) Endorsed.
(C) Marked. (D) Torn.
14. The chairman of 13th Finance commission is :
- (A) A.M. Khushro. (B) C Rangarajan.
(C) Vijay Kelkar. (D) Bimal Jalan.
15. _____ is an agreement whereby the insurer agrees to indemnify the insured against losses due to sea and port perils.
- (A) Fire Insurance. (B) Marine Insurance.
(C) Life insurance. (D) All the above.

Turn over

16. _____ policy issued on the basis of the number of persons assured.
- (A) Annuity Policy. (B) Multiple Life Policy.
(C) Single Life Policy. (D) Level Premium Policy.
17. The Oriental Life Insurance Company came to India during :
- (A) 1919. (B) 1818.
(C) 1899. (D) 1888.
18. Reinsurance is also termed as _____.
- (A) Insurance of insurance. (B) Retrocession.
(C) Double Insurance. (D) All of these.
19. When the subject is partially lost by a peril insured against, it is called _____.
- (A) General average loss. (B) Constructive total loss.
(C) Actual total loss. (D) Particular average loss.
20. Motor vehicle insurance is compulsory under Motor Vehicle Act, which was enacted in _____.
- (A) 1988. (B) 1998.
(C) 1939. (D) 1978.