

D 102711

(Pages : 3)

Name.....

Reg. No.....

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

B.Com.

A 14—BANKING AND INSURANCE

(2018 Admission only)

Time : Three Hours

Maximum : 80 Marks

*Answer should be written in English only.***Part A***Answer all questions.**Each question carries 1 mark.*

(A) Choose the correct Answer :

1 Banker has _____ lien.

- | | |
|-------------|------------------|
| a) General. | b) Special. |
| c) Social. | d) None of them. |

2 _____ is a measure of physical extent of the risk.

- | | |
|---------------|----------------|
| a) Exposure. | b) Cover note. |
| c) Indemnity. | d) Peril. |

3 _____ policy to cover all the risks while the ship is anchored in the port.

- | | |
|---------------|-------------|
| a) Port risk. | b) Freight. |
| c) Block. | d) Voyage. |

4 The regulator of Indian money market is _____.

- | | |
|---------|------------|
| a) RBI. | b) SEBI. |
| c) SBI. | d) NABARD. |

5 _____ is a temporary evidence for insurance cover.

- | | |
|-------------|----------------|
| a) Claim. | b) Cover note. |
| c) Premium. | d) Wager. |

Turn over

(B) Fill in the blanks :

- 6 _____ means the delivery of insurance products through banking channels.
- 7 _____ is a bank located outside the country of residence of the depositor.
- 8 EMI stands for _____.
- 9 Freight policy is taken by _____ Companies.
- 10 Insurance is a contract of _____.

(10 × 1 = 10 marks)

Part B (Short Answer Questions)

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

- 11 Define Banking.
- 12 What is meant by Land Development Banks ?
- 13 Make a short note on IFCI.
- 14 What is Cash credit ?
- 15 What is Tele-banking ?
- 16 What do you mean by Social Banking ?
- 17 What is accommodation Bills ?
- 18 What do you meant by the term Beneficiary in Insurance ?
- 19 What is Marine Insurance ?
- 20 Distinguish joint Life Policy from Endowment Policy.

(8 × 2 = 16 marks)

Part C (Short Essay Questions)

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

- 21 Distinction between Bills of exchange and Promissory Note.
- 22 What is Electronic Clearing Service ? What are its advantages ?
- 23 Write a note on National Electronic Fund Transfer.

- 24 What are the functions of Core Banking ?
- 25 Explain the types of General Insurance.
- 26 What is Subrogation principle ?
- 27 Explain the requirements to constitute a person as a Customer.
- 28 What are the functions of IRDA ?

(6 × 4 = 24 marks)

Part D (Essay Questions)

Answer any two questions.

Each question carries 15 marks.

- 29 Discuss the role of a Commercial bank in a developing country.
- 30 Describe different kinds of Negotiable Instruments.
- 31 Write a notes on Life Insurance Corporation of India (LIC).

(2 × 15 = 30 marks)