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(Pages : 2)

Name.....

Reg. No.....

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2025

(B.Com/BBA/BHA/BTHM)

Common Course

A 14—BANKING AND INSURANCE

(2019—2023 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Part A*Answer **all** questions.**Each question carries 2 marks.*

1. Who is called customer ?
2. What is schedule bank ?
3. How does RBI act as a Bankers bank ?
4. What do you mean by Moral suasion ?
5. Define negotiable instrument.
6. What is gift cheque ?
7. Who is holder in due course ?
8. What is endorsement ?
9. What is CORE banking ?
10. What is ECS ?
11. Write notes on NEFT.
12. What is financial inclusion ?
13. What is group insurance ?

Turn over

14. What is endowment policy ?
15. What is conditional assignment ?

(15 × 2 = 30, Maximum ceiling 25 marks)

Part B

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

16. Describe the innovative function of commercial bank.
17. What is negotiable instrument ? Explain its types.
18. Difference between Cheque and promissory note.
19. Write notes on : (i) RTGS ; and (ii) NEFT
20. Explain the recent initiatives in financial inclusion.
21. Discuss “Insurance as a social security tool”.
22. Explain the principles of insurance.
23. Explain the law relating to general insurance.

(8 × 5 = 40, Maximum ceiling 35 marks)

Part C

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

24. Explain the Emerging trends in banking sector in India.
25. What is crossing of cheque ? Explain the different types of crossing of cheque.
26. Explain the features of Life insurance. How does Life insurance differ from General insurance ?
27. What are the duties, powers and functions of IRDA ?

(2 × 10 = 20 marks)