

C 2105-D

(Pages : 3)

Name.....

Reg. No.....

FOURTH SEMESTER (CUCBCSS—UG) DEGREE EXAMINATION
APRIL 2021

B.B.A.

A 14—BANKING AND INSURANCE

(2014 Admissions)

Time : Three Hours

Maximum : 80 Marks

Part I

Answer all questions.

Each question carries 1 mark.

1. The system of note issue followed in India is :
 - a) Proportional Reserve.
 - b) Foreign Exchange Reserve.
 - c) Maximum Fiduciary.
 - d) Minimum Reserve.
2. An instrument payable to order is negotiated by :
 - a) Delivery and payment.
 - b) Endorsement and delivery.
 - c) Presentment and payment.
 - d) Delivery and assignment.
3. _____ is a contract between two or more insurance companies by which a portion of risk of loss is transferred to another insurance companies.
 - a) Double insurance.
 - b) Reinsurance.
 - c) Treaty insurance.
 - d) Banc-assurance.
4. EFT stands for :
 - a) Electronic Fund Transfer.
 - b) External Fund Transfer.
 - c) Electronic Fund Transaction.
 - d) Exchange Fund Transfer.
5. The general insurance corporation is holding company, which has _____ subsidiary companies.
 - a) 10.
 - b) 12.
 - c) 4.
 - d) 6.

Turn over

6. KYC stands for _____.
7. Claims can arise on individual policies due to death or _____.
8. An asset which ceased to yield income is called _____.
9. _____ is an autonomous insurance regulator set up in 2000.
10. _____ is a document used to deposit money into bank account.

(10 × 1 = 10 marks)

Part II (Short Answer Questions)

Answer any eight questions.

Each question carries 2 marks.

11. Define Customer.
12. What do you mean by SWIFT ?
13. Distinguish between assignment and nomination.
14. What is a stale cheque ?
15. What is a claim register ?
16. What do you mean by repo rate ?
17. What is smart card ?
18. Define insurable interest.
19. State any *two* features of property insurance policies.
20. Define Promissory Note.

(8 × 2 = 16 marks)

Part III (Short Essays)

Answer any six questions.

Each question carries 4 marks.

21. Briefly explain the special relationship between the banker and customer.
22. Distinguish between cheque and Bill of Exchange.
23. 'Central Bank is Government's Bank'—Explain.
24. Explain the popular E-Banking transactions.
25. Discuss the main kinds of Fire Insurance Policies.

26. Explain the functions of NABARD.
27. Explain different types of endorsement.
28. Write a brief note on insurance business in India.

(6 × 4 = 24 marks)

Part IV (Long Essays)

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

29. Define Crossing. Explain different types of crossing.
30. Define contract of insurance. Explain the principles of insurance.
31. State the functions of commercial banks.

(2 × 15 = 30 marks)