C 21472   (Pages : 2)   Name..................................

Reg. No..............................

FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION, APRIL 2022

B.Com./B.B.A.

A 14—BANKING AND INSURANCE

(Common for B.Com./B.B.A./B.H.A./B.T.H.M.)

(2019 Admission onwards)

Time : Two Hours and a Half   Maximum : 80 Marks

Section A

Answer at least **ten** *questions.*
Each question carries 3 marks.
All questions can be attended.
Overall Ceiling 30.

1. What do you mean by a foreign bank ?

2. Expand NEFT and RTGS.

3. What is noting in negotiable instruments ?

4. What is meant by financial inclusion ?

5. What do you mean by repo rate ?

6. What is meant no-claim bonus ?

7. What do you mean by travellers' cheques ?

8. What you mean by a debit card ?

9. List out any four insurance companies in India.

10. What is meant by dishonour of cheque ?

11. Who is an Insurer ?

12. What is Cash Reserve Ratio ?

13. What do you mean by bank overdraft ?

14. What is tele-banking ?

15. What do you mean by social insurance ?

(10 × 3 = 30 marks)

Turn over

Section B

*Answer at least **five** questions.*
Each question carries 6 marks.
All questions can be attended.
Overall Ceiling 30.

16. List out the characteristics or features of a bank.

17. What are the various advantages or benefits of having an insurance ?

18. What are the various classes or types of endorsements ?

19. Write a short note on SWIFT.

20. List out the differences between a cheque and a bank demand draft.

21. List out any *five* advantages and limitations of credit cards ?

22. Distinguish between traditional banking and online or internet banking.

23. What are the various types of life insurance policies ?

$(5 \times 6 = 30 \text{ marks})$

Section C

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

24. What are various types of bank accounts ? Also explain the steps or procedures to be followed for opening a bank account.

25. What do you mean by CORE banking ? Explain its advantages and limitations.

26. What is an insurance ? What are the characteristics of insurance ?

27. What do you mean by a bank ? Explain in detail the various functions of commercial banks.

$(2 \times 10 = 20 \text{ marks})$