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Name.....

Reg. No.....

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

Common Course For L.R.P. (Language Reduced Pattern)

A 14—BANKING AND INSURANCE

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 is meant by moral suasion ?
2. Define Banking.
3. Expand ATM and CDM.
4. What do you mean by endorsement ?
5. What is a stale cheque ?
6. What is meant by principle of indemnity ?
7. What do you mean by insurance premium ?
8. What is meant by unit banking ?
9. What is money at call and short notice ?
10. What you mean by a credit card ?
11. What is meant by development banks ?
12. What do you mean by bank rate ?
13. What do you mean by a crossed cheque ?
14. What is Reinsurance ?
15. What do you mean by CORE banking ?

(10 × 3 = 30 marks)

Turn over

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Section B

Answer at least five questions.

Each question carries 6 marks.

All questions can be attended.

Overall Ceiling 30.

16. What are the advantages and limitations of mobile banking ?
17. List out the differences between bill of exchange and promissory note.
18. Explain how the organised banking sector is different from the unorganized banking sector ?
19. What are the essentials of a promissory note? Also list out the parties to a promissory note.
20. Distinguish between general insurance and life insurance.
21. Write a short on IRDA.
22. Briefly explain any five types of marine policies.
23. Explain how RTGS is different from NEFT.

(5 × 6 = 30 marks)

Section C

Answer any two questions.

Each question carries 10 marks.

24. Explain the various functions of insurance. What are the advantages and limitations of insurance ?
25. What is a cheque ? What are the requirements of a valid cheque ? List out any *ten* reasons for dishonour of cheque.
26. What do you mean by E-banking ? List out its advantages. Explain in detail various services covered under E-banking.
27. Explain the various classifications of banks. Also list out the characteristics or features of bank.

(2 × 10 = 20 marks)